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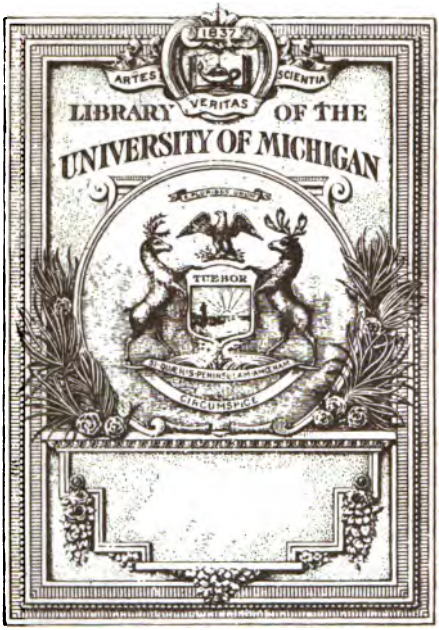

THE GIFT OF
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Chas. S. White

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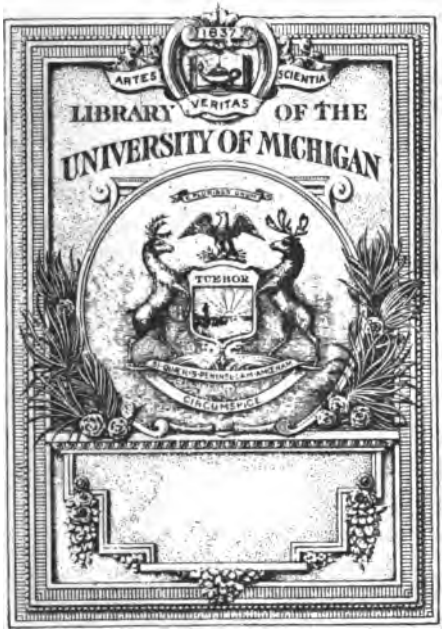
Detroit



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"Uses a known truth to pass a thousand nothings with."

Twenty-Sixth Annual Edition
March, 1913

LIFE INSURANCE MANUAL

Application Agreements and Complete Policy Forms of Seventy-Two Life Insurance Companies

Premium Rates (Participating and Nonparticipating), Letters Re Reserve Bases, Cash Values, Extended Periods, Loans and Paid-up Values. Reserve Tables, Preceded with Net Premiums by the American 3%, 3½% and 4%, on Ordinary Life; 10, 15 and 20-Premiums Life; 10, 15 and 20-Year Endowment; and on 20-Premiums (First-Year Term and 19 Premiums) Life and 20-Premiums (First-Year Term and 19 Premiums) Endowment Policies, American 3% and 3½%; Modified Preliminary Term and Select and Ultimate Reserve Values on Life Policies Paid-up in 20 Years on the American 3% and 3½%; and also on 1, 5, 10, 15 and 20-Year Term Policies, American 3% and 3½%; Compound Interest Tables, Etc., Etc.

PUBLISHED BY

A. J. FLITCRAFT

609-615 Maple Avenue, Oak Park, Ill., U. S. A.

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Companies.	Am. 3 per cent.	Am. 3½ per cent	Am. 4 per cent.	Am. 4½ per cent.	Actuaries 4 per cent.	Commenced Business
* Aetna Life	Jan. 1, 1901	1850-1901				Jan. 1850
American Cent.		Jan. 1. 1908			1899-1908.	Apr. 1899
American Natl.	Mar. 05-June 07	June 30, 1907				Mar. 1905
Atlantic Life		Jan. 1, 1902			1900-1902	May 1900
Bankers. Neb.				87-02	Jan. 1, 1902	May 1887
Bankers Reserve		Jan. 1, 1908			Mar., 1897	Mar. 1897
Berkshire	Jan. 1. 1908	1901-1908			1851-1901	Sept. 1851
Canada Life.						Aug. 1847
Capitol Life		Aug. 1, 1905				Aug. 1905
Central Life		Jan. 1, 1908			1896-1908	Feb. 1896
Citizens National	Nov. 04-May 10	May 23, 1910				Nov. 1904
Columbian Natl.		Sept. 1902				Sept. 1902
Conn. General		Jan. 1, 1901			1865-1901	Oct. 1865
Conn. Mutual	April 1, 1882				1846-1882	Dec. 1846
Continental L.&I		Feb. 1904				Feb. 1904
* Equitable, N. Y.	Jan. 1, 1896				1859-1900	July 1859
Equitable, Iowa.		Oct. 21. 1907			Feb., 67-Oct. 07	Feb. 1867
Federal Life		July 1, 1902			1900-1902	May 1900
Fidelity Mutual.		Jan. 1, 1901			1879-1901	Jan. 1879
* Franklin Life		July 1, 1907.			1884-1905	July 1884
* Germania						July 1860
Home Life	Jan. 1, 1908.	1901-1908			1860-1901	May 1860
Illinois	1903-1908.	Jan. 1, 1908			1899-1903	Oct. 1899
* Jefferson Stan'd						Sept. 1901
John Hancock		Jan. 1, 1901			1862-1901	Dec. 1862
Kansas City.		Jan. 1, 1910			1895-1910	June 1895
Lincoln Natl		Sept. 23, 1905				Sept. 1905
Manhattan	Jan. 1, 1901				1850-1901	Aug. 1850
Manufacturers						Aug. 1887
* Maryland Life						July 1865
Mass. Mutual	Oct. 1, 1907	Jan. 01-Oct. 07			1851-1901	Aug. 1851
Meridian Life		April 1, 1906			1897-1906	Jan. 1897
Metropolitan		Jan. 1, 1901			1867-1901	Jan. 1867
Michigan Mutual		Jan. 1, 1903	67-03			Nov. 1867
Michigan State		Aug. 28, 1907				Aug. 1907
* Missouri State	Jan. 1, 1906				1892-1906	Dec. 1892
Mutual Benefit	Jan. 1, 1900	1845-1900				Apr. 1845
Mutual Life	Jan. 1, 1907	1843-1907				Feb. 1843
National U. S. A.		Jan. 1, 1903			1868-1903	Aug. 1868
National, Vt.	Jan. 1, 1901				1850-1901	Feb. 1850
New Eng. Mut.	Jan. 1, 1908	1901-1908			1843-1901	Dec. 1843
* New York Life	Jan. 1, 1898				1845-1895	Apr. 1845
North American						Jan. 1881
N. American, Ill.		Feb. 4, 1907				Feb. 1907
Northwest'n Mut	Feb. 1, 1899				1858-1899	Nov. 1858
Northwest'n Nat.		Sept. 1, 1906			1901-1906	Sept. 1885
* Pacific Mutual.	Jan. 1, 1908	1901-1908			1868-1901	Jan. 1868
Penn. Mutual	May 1, 1902	1847-Apr., 1902				May 1847
Philadelphia Life		Oct. 1905				Oct. 1905
Phenix Mutual.	Jan. 1, 1901				1851-1901	May 1851
Pittsburgh Life	1903-1908	Jan. 1, 1908				Jan. 1903
Presbyterian	Jan. 1, 1903	1901-1903			1759-1901	Jan. 1759
Provident L.&T.		Jan. 1, 1903			1865-1903	June 1865
Prudential	Jan. 01-Aug. 07	Aug. 1, 1907			1876-1901	Jan. 1876
Reliance Life	May 03-July 09	July 1, 1909				May 1908
Reserve L'n Life		Jan. 1, 1905			1897-1905	Mar. 1897
Royal Union		Oct. 1, 1907			Mar. 86-Oct. 07	Mar. 1886
Scandia Life		May 1, 1905				May 1905
Security of Am.		Mar. 12, 1902				Mar. 1902
Security Mutual	Jan, 1. 1902	1901-1902			1887-1901	Jan. 1887
South'n States L.		May, 1906				May 1906
* South'n States M		May 1, 1906				May 1906

* See official letters on other pages for additional information on reserve basis of several companies; also the reserve basis of Canadian Companies.

Companies	Am. 3 per cent.	Am 3½ per cent	Am. 4 per cent.	A m 4½ per cent	Actuaries 4 per cent	Commenced Business
*State Life	Jan. 1, 1901				1894–1901	Sept. 1894
State Mutual	Jan. 1, 1908	1901-1908			1845–1901	June 1845
Sun Life						May 1871
*Travelers		Jan. 1, 1900			1866–1900	July 1866
Union Central		Jan. 1, 1901			1867–1901	Mar. 1867
Union Mutual	Jan. 1, 1901				1849–1901	Oct. 1849
U.S. Annuity & L.		Jan. 1, 1908			1906–1908	Feb. 1906
United States		Jan. 1, 1901			1850–1901	Mar. 1850
Volunteer State					Nov. 3, 1903	Nov. 1903
West Coast Life		April 2, 1906				April 1906

KEY TO READY REFERENCE.

The Life Insurance Manual is a book of comparisons. When comparing policies of different companies, it is better to have no other subject matter intervening. This is also the case when comparing premium rates, cash values, extended insurance, loans, paid-up values, etc.

A suggestion as to arrangement will aid in the use of the **Manual** without the necessity of referring to the very complete index in the latter part of the book. First, policy forms alphabetically arranged as to companies (pages 4-462); second premium rates (pages 463-593); third, Letters Re Reserve Bases (pages 594-611), after which the alphabetical arrangement is:

C—**Cash** values, alphabetically as to companies..... 612- 727
E—**Extended Insurance,** " " " 728- 853
L—**Loans,** " " " 854- 866
P—**Paid-up Insurance,** " " " 867- 987
R—**Reserve** values, American 3 per cent..... 995-1021
" " " 3½ " 1022-1048
" " " 4 " 1049-1064

386204

20 PREMIUMS LIFE (ENDOWMENT AT 85) POLICY. WITH DISABILITY BENEFITS.

No. 99999. AGE 35.
AMOUNT $10,000. PREMIUM $373.30.

THE ÆTNA LIFE INSURANCE COMPANY OF HARTFORD, CONNECTICUT.

Hereby Agrees to Pay for the surrender of this policy at its Home Office the sum of *Ten Thousand* Dollars (herein called the sum insured) upon receipt of due proof of the death of *Richard Roe* of *Windsor,* County of *Holland,* State of *Connecticut* (herein called the insured).

This policy is issued and accepted subject to all the conditions, benefits and privileges described on the subsequent pages hereof, and which are hereby made a part of this contract.

In Witness Whereof, the said Ætna Life Insurance Company has by its President and Secretary (or Assistant Secretary) signed this contract in the City of Hartford and State of Connecticut this *First* day of *March,* 1913.

C. E. GILBERT, *Secretary.* M. G. BULKELEY, *President.*

1 CONSIDERATION — THE FOREGOING AGREEMENT is made in consideration of the application for this policy, which application is hereby made a part of this contract and a copy of which is attached hereto and in further consideration of the *annual* premium of *Three Hundred Seventy-three* and *80*-100ths Dollars to be paid to the Company in advance at its Home Office or to its agent at or before five o'clock P. M. of the *first* day of *March* in each and every year until *twenty* full years' premiums have been paid or until the prior death of the insured.

2 PREMIUMS WHEN PAYABLE — The amount becoming due from the Company by reason of the death of the insured shall be payable to the death beneficiary as follows: *Mary Roe, wife of the Insured, if she survives the Insured, otherwise to the Insured's* executors, administrators or assigns, less any unpaid premium for the current policy year; and the amount due from the Company by reason of the maturity of the endowment, or the cash value or the loan value, or the dividends if paid during the lifetime of the insured, shall be payable to the party herein called the life beneficiary as follows: *the insured* and all such payments shall be subject to the rights herein granted for varying the provisions of this policy and to any indebtedness to the Company on account of this policy including all loans made by the Company as herein provided.

3 DEATH BENEFICIARY

4 LIFE BENEFICIARY

5. CHANGE OF BENEFICIARY.—The beneficiary above designated may be changed before this policy matures as an endowment, provided the policy is not then assigned by the life beneficiary and is then returned to said Company with a request for such change duly signed by the life beneficiary alone, and such change shall take effect on endorsement of the same hereon by the Company.

6. PREMIUMS MAY BE PAID ANNUALLY, SEMI-ANNUALLY OR QUARTERLY.—The Company will accept the premium payable for annual, semi-annual or quarterly periods, according to its published rate for such at the time this policy is issued, provided that before any change is made from the method of payment herein stipulated the policy shall be forwarded to the Home Office of the Company for proper endorsement.

7. CONDITIONS REGARDING PAYMENT OF PREMIUMS.—This policy shall not take effect until the first premium hereon shall have been

actually paid during the good health of the insured, a receipt for which payment shall be the delivery of the policy. If any subsequent premium be not paid when due then this policy shall cease, subject to the values and privileges hereinafter described; except that a grace of thirty-one days, during which time the policy remains in full force, will be allowed for the payment of any premium after the first, provided that with the payment of such premium interest at the rate of six per cent per annum is also paid thereon for the days of grace taken; but for any reckoning herein named the time when a premium becomes due shall be the day herein stipulated therefor without grace.

No renewal premium shall be considered paid, unless a receipt shall be given therefor bearing the original or lithographed signature of the Secretary or Assistant Secretary of this Company and countersigned by the agent.

8. INCONTESTABLE AFTER ONE YEAR.—This policy and the application herefor constitute the entire contract between the parties hereto and it shall be incontestable after one year from its date of issue except for non-payment of premium; but if the age of the insured has been misstated the amount payable hereunder shall be such an amount as the premium paid would have purchased at this Company's published rate now in use for the correct age.

9. STATEMENTS OF INSURED NOT WARRANTIES.—All statements made by the insured shall in the absence of fraud be deemed representations and not warranties and no such statement shall avoid the policy or be used in defense to a claim under it unless it is contained in the written application herefor and a copy of such application is endorsed upon or attached to this policy when issued.

10. SUICIDE.—If the insured shall commit suicide within one year from the date hereof, while sane or insane, this policy shall be null and void.

11. DIVIDENDS.—Until this policy becomes a claim it shall be entitled to share in the divisible surplus of the participating business of the Company at the end of each policy year, and the amount of surplus accruing under it shall then be determined and accounted for, provided the insured is then living and there has been no default in the payment of premium.

12. APPLICATION OF DIVIDENDS.—Such dividends shall be payable at the option of the life beneficiary by one of the following methods, providing that if no election is made the dividends will be paid in cash.

First Method: In reduction of the premium on this policy if the remainder of such premium is paid as herein required.

Second Method: In cash.

Third Method: In paid-up additions to the sum insured for an amount in each case bearing the same proportion to the amount of the dividend that the paid-up policy at that time shown in Table A bears to the corresponding cash value.

Fourth Method: In being left with the Company to accumulate at a rate of interest not less than three per cent per annum. The dividends so accumulated, or any portion thereof, will be paid to the life beneficiary when desired during the lifetime of the insured, or, after the death of the insured, will be paid to the payee of the policy in addition to the sum insured; but no premium shall be construed as paid either wholly or in part by reason of dividends remaining with the Company.

13. DIVIDENDS MAY REDUCE THE NUMBER OF PREMIUMS OR HASTEN THE MATURITY OF THE POLICY.—When the total cash value of this policy, consisting of said accumulated dividends, the cash value of dividend additions, if any, and the cash value shown by Table A, less indebtedness, if any, secured hereby, equals the net single premium for a policy of the same amount and kind as the sum insured, issued on the same life and due at the same time, a paid-up participating policy will be issued for the sum insured if this policy is then duly surrendered to the Company for that purpose. Said single premium will be the same proportion of the sum insured that the tabular cash value at that time bears to the corresponding

ly disabled and will for life be unable to perform any work or conduct any business for compensation or profit, then in lieu of all other values, benefits or privileges herein provided, without further payment of premium, all premiums previously due having been paid, the Company will pay in full settlement of this policy upon request duly executed by the life beneficiary and assignee, if any, one-twentieth of the sum insured and dividend additions, if any, and will pay the same amount annually thereafter until twenty such payments in all have been made; or will pay the amount of annuity shown by the following table of annuities for the age of the insured at the last birthday preceding the receipt of such proof, and the same amount annually thereafter during a fixed period of nine years (making ten annuity payments certain) and for as many full years longer as the insured shall live, provided that at every such annuity payment after the tenth satisfactory proof is furnished that the insured is then living. Any indebtedness to the Company on account of this policy will reduce the amount of either of said annual payments in the same proportion that said indebtedness bears to three-fourths of the sum insured and dividend additions, if any.

TABLE OF ANNUITIES FOR EACH ONE THOUSAND DOLLARS IN THE SUM INSURED AND DIVIDEND ADDITIONS.

Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity	Age	Annuity
16	$34	26	$36	36	$41	46	$47	56	$57	66	$70	76	$81
17	34	27	37	37	41	47	48	57	58	67	72	77	82
18	34	28	37	38	42	48	49	58	59	68	73	78	82
19	34	29	37	39	42	49	50	59	61	69	74	79	83
20	35	30	38	40	43	50	51	60	63	70	76	80	83
21	35	31	38	41	43	51	52	61	64	71	77	81	83
22	35	32	39	42	44	52	53	62	65	72	78	82	84
23	35	33	39	43	44	53	54	63	66	73	79	83	84
24	36	34	40	44	45	54	55	64	67	74	80	84	85
25	36	35	40	45	46	55	56	65	69	75	81	85	85

The Company will extend the privileges and benefits for permanent total disability above described to cover the irrecoverable loss of the entire sight of both eyes, or the total and permanent loss by removal or disease of the use of both hands or of both feet or of such loss of one hand and one foot all from causes originating after the delivery of this policy and before default in the payment of premium.

Any benefit for disability within the meaning of this policy is conditioned upon the Company being permitted to examine the insured when desired within one year after the receipt of the proof, and such benefit will not be included in the paid-up policy herein provided to be issued on default in payment of premium.

19. REINSTATEMENT.—Within five years after default in any premium payment, if this policy has not been surrendered, it may be reinstated upon evidence of insurability satisfactory to the Company and by payment of arrears of premiums with interest at the rate of six per cent per annum and by payment or reinstatement of whatever indebtedness to the Company existed hereon at the date of default with interest from that date.

20. MODES OF PAYING THE INSURANCE.—If the policy is not assigned by the life beneficiary the life beneficiary may elect, or the payee after the death of the insured without such election may elect, by written notice filed at the Home Office of the Company, before any payment on the sum insured has been made, to have the net sum payable by the Company under this policy either as a death

claim, matured endowment or as a cash surrender value paid by one of the following modes in lieu of payment in one sum, provided the one sum to which every such payee would otherwise be entitled amounts to Five Hundred Dollars or more. Any mode of payment involving life instalments shall apply only to personal payees, the right of any payee contingent upon the death of a previous payee after the death of the insured shall be only such of the instalments certain as remain unpaid at the death of the last previous payee, and may election shall take effect only upon an endorsement of the same hereon by the Company. The first instalment or annuity by either of these modes will be paid when the one sum becomes payable as hereinbefore provided, and the remaining instalments will be payable annually thereafter on the anniversary of the payment of the first instalment.

Under the third and fourth modes the attained age of any payee will be reckoned, under a death claim, as that of the last birthday of such payee preceding the death of the insured; or in case of a matured endowment, or cash surrender value, as that of the last birthday preceding the time when the sum insured or the value first became payable by the Company, and satisfactory evidence of the date of birth of the payee, or payees, must be furnished before the instalment payments commence.

21. SUM MAY REMAIN WITH COMPANY AT INTEREST.—First. The payment annually in advance of three per cent interest on the net sum payable, and the payment of the said sum at the death of the payee, less the unearned part of said interest, if any; and unless otherwise elected the payee may at the end of any interest year require the payment of the principal sum or any portion thereof.

22. INSTALMENTS FOR LIMITED PERIOD.—Second. The payment of equal annual instalments for a limited number of years. The amount of instalment for each one thousand dollars in the net sum payable is shown in Table B.

23. INSTALMENTS DURING LIFE.—Third. The payment of equal annual instalments for a fixed period of twenty-five years and for as many full years longer as the payee shall live. The amount of instalment for each one thousand dollars in the net sum payable is shown in Table C opposite the attained age of the payee.

24. LIFE ANNUITY.—Fourth. The payment of equal annual instalments for as many full years as the payee shall live and no longer. The amount of instalment for each one thousand dollars in the net sum payable is shown in Table D opposite the attained age of the payee. (Table on next page).

25. INSTALMENTS INCREASED BY DIVIDENDS.—Under the above modes of paying the insurance all annual payments required by the first and second modes and the first twenty-five instalments stipulated in the third mode will be increased by such dividends as may thereafter be declared by the Company.

26. HOW PAYABLE AFTER DEATH OF PAYEE.—Unless otherwise provided, any sum payable by the Company after the death of a payee under the first, second and third modes shall be payable to the executors, administrators or assigns of the payee.

27. SUPPLEMENTARY CONTRACT.—When this policy becomes a claim, if an election has been made requiring payment by annual instalments, the policy shall, if required by the Company, be surrendered and a supplementary contract issued for the mode of payment elected.

28. COMMUTATION OF INSTALMENTS.—Unless otherwise elected the payee or payees under the second and third modes, may at any time surrender the contract for the commuted value of the instalment payments yet to be made, computed upon the same basis as the computations in the second mode, provided that no such commutation will be made under the third mode except after the death of the payee or payees occurring within the aforesaid twenty-five years.

29. ASSIGNMENTS.—No assignment of this policy shall be [illegible] upon the Company until the original or a duplicate [illegible]

filed at its Home Office. The Company does not assume any responsibility for the validity of an assignment.

Tables B, C and D show the amount of each annual instalment for $1000 in the net sum payable. Instalments for a greater or less amount will be proportionate.

TABLE B

Number of Annual Instalments	5	10	15	20	25	30	40
Amount of Each Instalment	$213 90	$116 14	$83 85	$68 03	$38 65	$52 57	$45 21

TABLE C.

Age attained by Payee.	Amount of Each Instalment.	Age attained by Payee.	Amount of Each Instalment.
0	$39 00	38	$48 10
1	39 07	39	48 52
2	39 15	40	48 95
3	39 23	41	49 40
4	39 35	42	49 84
5	39 49	43	50 30
6	39 65	44	50 76
7	39 81	45	51 22
8	39 97	46	51 69
9	40 14	47	52 16
10	40 33	48	52 62
11	40 51	49	53 08
12	40 68	50	53 53
13	40 85	51	53 98
14	41 03	52	54 42
15	41 22	53	54 84
16	41 41	54	55 25
17	41 62	55	55 63
18	41 83	56	56 00
19	42 05	57	56 35
20	42 28	58	56 67
21	42 51	59	56 96
22	42 76	60	57 23
23	43 01	61	57 47
24	43 28	62	57 69
25	43 55	63	57 87
26	43 84	64	58 03
27	44 13	65	58 16
28	44 44	66	58 27
29	44 76	67	58 36
30	45 08	68	58 44
31	45 42	69	58 49
32	45 77	70	58 53
33	46 13	71	58 56
34	46 50	72	58 58
35	46 89	73	58 60
36	47 28	74	58 62
37	47 68	75 and over	58 65

TABLE D.

Age attained by Payee.	Amount of Each Instalment.	Age attained by Payee.	Amount of Each Instalment.
0	$40 00	43	$54 11
1	40 00	44	54 88
2	40 00	45	55 74
3	40 00	46	56 63
4	40 10	47	57 57
5	40 23	48	58 58
6	40 37	49	59 67
7	40 55	50	60 83
8	40 73	51	62 07
9	40 93	52	63 37
10	41 15	53	64 77
11	41 37	54	66 27
12	41 60	55	67 84
13	41 84	56	69 54
14	42 09	57	71 38
15	42 35	58	73 31
16	42 63	59	75 36
17	42 90	60	77 58
18	43 16	61	79 94
19	43 42	62	82 44
20	43 67	63	85 11
21	43 96	64	87 95
22	44 25	65	90 91
23	44 54	66	94 07
24	44 86	67	97 28
25	45 19	68	100 70
26	45 54	69	104 17
27	45 89	70	107 76
28	46 27	71	111 48
29	46 66	72	115 21
30	47 06	73	119 05
31	47 48	74	122 85
32	47 92	75	126 58
33	48 36	76	130 21
34	48 80	77	133 87
35	49 29	78	137 36
36	49 78	79	140 85
37	50 28	80	144 51
38	50 84	81	148 37
39	51 41	82	152 44
40	52 03	83	156 74
41	52 69	84	161 29
42	53 36	85	166 11

30. ALL AGREEMENTS MUST BE SIGNED BY AN EXECUTIVE OFFICER.—All agreements made by the Company are signed by its President, Vice-President, Secretary, Assistant Secretary, Treasurer or Assistant Treasurer. No other person can alter or waive any of the conditions of this policy or make any agreement which shall be binding upon the Company.

THIS COPY OF THE APPLICATION

should be carefully examined and if any error or omission is found the policy should be returned immediately to the Home Office of the Company for correction.

APPLICATION.

I hereby apply to the Aetna Life Insurance Company for a contract of insurance upon my life, and I do hereby declare that I am in sound health and have no disease or ailment not fully set forth herein; that the statements and answers herein made and signed by me are complete and true, and I agree that they shall form a part of the contract or policy issued by said Company upon my life. I further agree that no statement or declaration made to any agent, examiner, or any other person, and not contained in this application, shall be taken or considered as having been made to, or brought to the notice or knowledge of, said Company, or as charging it with any liability by reason thereof. I also acknowledge that all policies and agreements made by said Aetna Life Insurance Company are signed by one or more of its executive officers, and that no agent or other person not an executive officer can grant insurance or waive any condition of its policies or make any agreement which shall be binding upon said Company.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS)
ENDOWMENT AT 85 POLICY, NONPARTICIPATING

NUMBER 99999. AGE 35.
AMOUNT $10,000. PREMIUM $306.50.

AMERICAN CENTRAL LIFE INSURANCE COMPANY

INDIANAPOLIS.

Agrees to Pay *Ten Thousand* Dollars, the amount of insurance, for the consideration and under the conditions stated herein, to the beneficiary, *Mary Alston, Wife* of the Insured, *Abner Alston,* or to the Insured, himself, if this policy be in force at end of policy year nearest age eighty-five.

The entire contract between the parties hereto shall be this policy and the application therefor, a copy of which is attached and made a part hereof.

This policy shall be incontestable after the first policy year except for non-payment of premiums, and is unrestricted from issue as to travel, residence, occupation or military or naval service.

STATE OF INDIANA—INSURANCE DEPARTMENT.

I hereby certify that the net cash value of this and all other policies issued by the American Central Life Insurance Company and in force, is secured by the deposit with this Department of securities, as prescribed by and in compliance with, the Indiana legal reserve compulsory deposit law.

W. H. O'BRIEN,
Auditor of State.

The Consideration for this policy shall be a premium, the receipt of which is hereby acknowledged, of *Three Hundred Six and 50-100* Dollars for the period terminating *February 24,* 1914, and a premium of like amount payable on said date and annually thereafter during the continuance of this policy or until *twenty* such premiums in all shall have been paid.

ALL PREMIUMS are payable in advance either at the Home Office of the Company, or to an agent of the Company upon delivery of a receipt signed by the Company's President, First Vice-President, Secretary or Treasurer, and countersigned by such agent. Premiums after the first may be paid in semi-annual or quarterly installments at the Company's rates therefor. The payment of a premium or installment thereof shall not maintain this policy in force beyond the due date of the next premium or installment, except as herein provided.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one (31) days will be granted for the payment of every premium after the first, subject to an interest charge at the rate of six per centum per annum, during which time the policy shall remain in force.

CASH LOANS.—Beginning with the third policy year, the Company, at any time while the policy is in force, provided no premium be in default, will loan to the insured on the execution of a proper assignment of the policy and on the sole security thereof, a sum not exceeding the amount stated in the Table of Loan and Surrender Values for the end of the current policy year. From such loan value there will be deducted any existing indebtedness on or secured by the policy and any unpaid balance of the premium for the current policy year. Interest, at a rate not to exceed six per centum per annum, will be collected on the loan to the end of the current policy year and shall thereafter be payable annually in advance. The Company may, at its option, defer a cash loan (except

where the proceeds are to be applied in payment of premiums on policies issued by this Company) for not to exceed ninety days after the application therefor is made.

Failure to repay any such loan or to pay interest thereon, shall not avoid the policy unless the total indebtedness on the policy shall equal or exceed the loan value of the policy at the time of such failure, nor until thirty-one (31) days after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, if any.

LOAN INSURANCE.—Any cash loan made hereunder may be covered by loan insurance, which loan insurance shall be applied in the event this policy matures as a death claim, to the cancellation of any such cash loan. Loan insurance will be granted only under the following conditions:

(a) The insured shall furnish evidence of insurability satisfactory to the Company, and the loan insurance shall not be effective until the insured shall have received a certificate thereof from the Company.

(b) The premium for loan insurance shall be computed at the insured's attained age at the time of making or renewing such loan insurance and shall be as indicated in the table on the back of this policy. For periods less than a year the premium for each month or fraction thereof shall be one-tenth of the premium for one year, but in no event to exceed the premium for one year.

(c) Loan insurance will not be granted for a period extending beyond the due date of the next premium under this policy, but may be renewed from year to year subject to payment of the premium at the insured's attained age. No loan insurance will be granted or renewed after the insured shall have attained age sixty.

(d) Any loan insurance in excess of the total indebtedness to the Company under this policy shall be void, and the Company will refund to the insured any unearned premium therefor.

AUTOMATIC PREMIUM LOANS.—If any premium or installment thereof on this policy be not paid in cash on or before the due date thereof or within the period of grace, the Company will charge up such premium or installment and any subsequent premium or installment not paid in cash with interest in advance at not to exceed six per centum per annum to the end of the current policy year, against the then loan value of this policy, as stated above, provided that such loan value be sufficient and provided that written request therefor has been made by the insured on the Company's form at any time while there is no default in payment of any premium hereunder. Any premium or premiums or installments thereof so charged against the loan value of this policy shall be considered as a loan upon the policy and shall be subject to the same terms and conditions as any loan made in accordance with the "Cash Loans" provision above. Such request may be revoked at any time in writing by the insured provided, however, that such revocation shall not affect any loan which may have been previously made hereunder.

THE AMOUNT OF INSURANCE is payable to the beneficiary immediately upon receipt of due proofs of death of the insured.

REINSTATEMENT.—At any time after any default in premium payment, upon written application by the insured and presentation at the Home Office of evidence of insurability satisfactory to the Company, this policy may be reinstated, upon the payment of arrears of premiums with compound interest thereon at the rate of five per centum per annum.

CHANGE OF BENEFICIARY.—If there be no existing assignment of the policy made as herein provided, the insured may, with the consent of the Company, at any time while the policy is in force, change the beneficiary by filing with the Company at its Home Office written request therefor, duly acknowledged. Such change shall take effect when endorsed on the policy by the Company and not before. If any beneficiary shall die before the insured, the interest of such beneficiary shall vest in the insured unless otherwise provided herein.

INSTALLMENT PRIVILEGE.—The insured may change the mode of payment of the amount of insurance as a death claim from payment in one sum to payment in equal annual installments as provided on the fourth page hereof.

INDEBTEDNESS.—Any indebtedness to the Company on account of this policy (including any unpaid portion of the premium for the policy year current at death) will be deducted in any settlement or payment under this policy.

MODIFICATIONS.—No condition, provision or privilege of this policy can be waived or modified in any case except by an endorsement hereon signed by the President, the First Vice-President, the Actuary or the Secretary. No modification or change shall be made in this policy except such as is in accordance with the laws of the State in which such change is made. No agent has power in behalf of the Company to make or modify this or any other policy, to extend the time for paying a premium, to waive any forfeiture or to bind the Company by making any promise or making or receiving any representation or information.

STATEMENTS OF THE INSURED.—All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid the policy unless it be contained in the written application.

SELF-DESTRUCTION.—Self-destruction during the first policy year, whether the insured be sane or insane, is a risk not assumed by the Company; but in such event the Company will return the premium paid.

MISSTATEMENT OF AGE.—If the age of the insured has been misstated, the amount of insurance payable shall be such as the premium would have purchased at the correct age.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company unless such assignment be made in duplicate and both copies filed with the Company at its Home Office, when one copy will be returned bearing the Company's acknowledgment of receipt. The Company will assume no responsibility as to the validity of any assignment.

NON-FORFEITURE PROVISIONS.—The insured may elect at the end of the third policy year or at any time thereafter during the period of grace following any default in the payment of premiums, either

(a) To surrender this policy at the Home Office of the Company for its cash value; or,

(b) To surrender this policy at the Home Office of the Company for a policy of paid-up insurance payable at the same time and under the same conditions, except as to premium payments, as this policy, or,

(c) To have the full amount of insurance continued in force as extended term insurance from the date of such default.

The Cash Value shall be the sum indicated in the Table of Loans and Surrender Values and shall be at least equal to the sum which would otherwise be available for the purchase of Extended Term Insurance. At the option of the Company, payment of the Cash Value may be deferred for not to exceed ninety days after application therefor is made.

The amount of Paid-up Insurance shall, in the absence of indebtedness, be the sum indicated in the Table of Loan and Surrender Values. If there be any indebtedness the amount of Paid-up Insurance otherwise available shall be reduced in the ratio of such indebtedness to the net value of such Paid-up Insurance.

The period of the Extended Term Insurance shall, in the absence of indebtedness, be the period indicated in the Table of Loan and Surrender Values, and, if the insured survive to the end of such period, there shall be paid him in cash the amount of Pure Endowment, if any, stated in said Table. If there be any indebted-

ness the same shall be deducted from the sum of the net values of the Extended Term Insurance and Pure Endowment otherwise available and the amount of insurance continued for the period purchased by such difference applied as a net single premium; provided, that, if such difference be in excess of the net single premium which will purchase term insurance for the period indicated in the absence of indebtedness, such excess shall be applied as a net single premium to purchase pure endowment payable to the insured in cash if living at the end of such period.

If the insured shall not, during the period of grace after default, surrender this policy to the Company at its Home Office for its Cash Value as provided in option (a) above, or for a policy of Paid-up Insurance as provided in option (b), the amount of insurance will be continued in force as Extended Term Insurance as provided in option (c).

All net values and net single premiums herein mentioned shall be based on the American Experience Table of Mortality with interest at the rate of three and one-half per centum per annum.

TABLE OF LOAN AND SURRENDER VALUES

End of Year	Cash or Loan Value	Paid Up Insurance	Extended Term Insurance for $10,000		Pure Endowment
			Years	Days	
3	$350	$ 880	3	339	0
4	550	1360	6	48	0
5	790	1910	8	275	0
6	1040	2470	11	90	0
7	1310	3050	13	182	0
8	1580	3600	15	140	0
9	1860	4150	17	72	0
10	2160	4710	18	250	0
11	2460	5250	19	358	0
12	2770	5790	21	47	0
13	3100	6330	22	60	0
14	3440	6880	23	47	0
15	3790	7410	24	78	0
16	4140	7920	25	130	
17	4500	8430	26	242	
18	4880	8940	28	105	
19	5280	9470	30	258	
20	5690	10000	Paid up	Paid up	
25	6310				
30	6940				
35	7550				
40	8150				

The reserve under this policy shall be computed on the basis of the American Experience Table of Mortality with interest at the rate of three and one-half per centum per annum. The net value of each benefit in the Table is equal to such reserve less a surrender charge in no case in excess of two and one-half per centum of the amount of insurance under this policy. If fractional premiums in addition to premiums for whole years be paid, due allowance will be made in the above benefits. Values for each year after the twentieth, not shown in the Table, will be equivalent to the full reserve.

The first year's insurance under this policy is term insurance, purchased by the whole or part of the premium to be received during the first policy year and the policy shall be valued according to its terms and the laws of the State of Indiana.

This policy is issued with the express understanding that the insured shall be entitled without the consent of the beneficiary, to

receive every benefit, exercise every right and enjoy every privileg conferred on the insured by this policy.

IN WITNESS WHEREOF, American Central Life Insurance Com pany has caused this policy to be signed as of the *twenty-fourt* day of *February*, 191*8*.

CARROLET B. CARR, *Secretary.* HERBERT M. WOOLLEN, *President.*

Attest: V. M. KIME, *Associate Actuary.*

INSTALLMENT PRIVILEGE.—The insured may, at any time whil this policy is in force, elect by written request on the Company' form therefor that, instead of being payable in one sum, the amoun payable to the beneficiary as a death claim shall be payable i equal annual installments of any number from two to twenty-five or in equal annual installments for twenty years to continue so lon thereafter as the beneficiary shall live.

The installment privilege shall not be operative if the bene- ficiary be other than a natural person or if the amount payable a a death claim be less than $1,000.

The amount of each installment shall be as indicated in th following table, which is based on $1,000 insurance but which wil apply pro rata to the amount payable under this policy.

Number of Installments	Amount of each Installment if Payable for a given Number of Years Only	Age of Beneficiary Last Birthday at Death of Insured	Amount of each Installment if Payable for Twenty Years to Continue till Death of Beneficiary
2	$509	17 to 21	$44
3	315	22 to 24	45
4	263	25 to 27	46
5	214	28 to 30	47
6	181	31 and 32	48
7	158	33 and 34	49
8	141	35 and 36	50
9	127	37 and 38	51
10	116	39 and 40	52
11	107	41 and 42	53
12	100	43	54
13	94	44 and 45	55
14	88	46	56
15	84	47 and 48	57
16	80	49	58
17	76	50 and 51	59
18	73	52	60
19	70	53 and 54	61
20	68	55 and 56	62
21	66	57	63
22	64	58 and 59	64
23	62	60 and over	65
24	60	Continuous installments are not available if the beneficiary be then less than 17 years of age	
25	59		

In the event of the death of the beneficiary before all the provided installments have been paid, those remaining unpaid will be commuted at the rate of three and one-half per centum per annum interest and payment of the commuted amount will be made in one sum to the beneficiary's estate.

The beneficiary shall have the right to assign any unpaid installments only with the consent of the insured evidenced by endorsement on the policy.

PREMIUMS FOR LOAN INSURANCE BASED ON $100
and applying pro rata to other amounts

Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year
20	$0 80	28	$0 84	36	$0 92	44	$1 12	52	$1 64
21	80	29	85	37	94	45	1 17	53	1 74
22	80	30	86	38	95	46	1 21	54	1 85
23	81	31	86	39	97	47	1 26	55	1 97
24	81	32	87	40	1 00	48	1 32	56	2 11
25	82	33	89	41	1 03	49	1 39	57	2 27
26	82	34	90	42	1 06	50	1 46	58	2 44
27	83	35	91	43	1 09	51	1 55	59	2 63

APPLICATION.

I hereby make application for insurance in American Central Life Insurance Company of Indianapolis, Indiana, and agree that the statements and agreements herein and the statements to the Medical Examiner in Part II of Application are made for the purpose of securing this insurance and declare that all such statements are complete and true without exception unless such exception is indicated.

7. I desire policy to be issued as of date.....and I agree that the period to cover which the first premium is paid shall end one year after said date, and that each insurance year shall end on successive anniversaries of said date. I also agree that the insurance applied for shall not take effect until the payment of the first premium thereon, and the approval of this application by the Company.

14. I further agree that any physician may disclose to the American Central Life Insurance Company, its successors or assigns, any facts or information communicated to, or acquired, by him as my physician, and I waive any and all provisions of law which now, or may hereafter, exist exempting or prohibiting any physician from disclosing any facts acquired in his professional capacity or rendering such physician incompetent as a witness.

15. I further agree that no action shall be brought against the Company under policy issued on this application after the lapse of six years from the time when the cause of such action shall accrue.

16. I have settled for the first premium on policy applied for with the Agent.....in the following manner: Cash $..... Note.. for $.....due.....on condition that, if risk is not assumed by the Company the sum paid by me shall be returned in accordance with the provisions of the binding receipt which I have accepted subject to the provisions thereof.

MEDICAL EXAMINER'S FORM.

In continuation of and forming a part of my application for insurance to the American Central Life Insurance Company of Indianapolis, Indiana, dated.....191..

I hereby certify that I have read the above questions and that my answers thereto are true.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS LIFE POLICY.

STANDARD POLICY PROVISIONS.

No. 99,999. AGE, 3
AMOUNT, $10,000.00. PREMIUM, $383.4

AMERICAN NATIONAL INSURANCE COMPAN
HOME OFFICE, GALVESTON, TEXAS.

INCORPORATED BY THE STATE OF TEXAS.

Agrees to Pay *Ten Thousand* (*$10,000*) Dollars to *his siste Mary Austin,* Beneficiary, or to such other Beneficiary as ma be designated by the Insured as hereinafter provided, at *th* Home Office of the Company, immediately after receipt of du proofs of the death of *Stephen F. Austin,* the Insured, whil this policy is in force:

AND FURTHER AGREES TO PAY *Ten Thousand* (*$10,000*) Dollar in twenty equal annual instalments of *Five Hundred* (*$500*) Dollars each, in the event of the total and permanent loss o sight of both eyes, or loss of both arms, or both legs, or on arm and one leg, or one eye and one limb, of the Insured, o if the Insured should become totally and permanently disable to such an extent as to render it impossible for him to engag in any gainful occupation whatever, such total and permanen disability occurring before the Insured has reached the age o sixty years, and this payment being in lieu of all other benefit designated in this Policy.

THE SUM OF *Ten Thousand* (*$10,000*) Dollars in twenty equal annual instalments of *Five Hundred* (*$500*) Dollars each, the first instalment being payable immediately after receipt by the Company of due and satisfactory proofs of such total and permanent disability, or such injuries as above defined. If the Insured should die before all of the said twenty instalments have been fully paid, then in such case the remaining instalments may be continued to the Beneficiary hereunder or may be commuted at three and one-half per centum compound interest and paid in one sum to said Beneficiary.

The above Disability Benefits are payable as hereinafter provided.

GUARANTEED ANNUAL ADDITIONS.

If this Policy is kept in force by the payment of premiums hereon in full as stated in the "Consideration" paragraph shown on page three hereof, the amount of insurance payable hereunder at the death of the Insured will be the sum of Ten Dollars ($10.00) for each One Thousand Dollars of the face amount hereby insured multiplied by the number of full annual premiums paid hereon, less one, in addition to said face amount, making the total sum payable hereunder in any Policy

year as shown in Column (3) of the "Table of Death Benefits and Surrender Values" on page two hereof, in addition to the principal sum hereby insured. If the death of the Insured occurs during or subsequent to the twentieth Policy year the full amount insured under this Policy shall be the sum of *Twelve Thousand* (*$12,000*) Dollars.

The Insured may elect, however, to apply the Cash Value of the Annual Addition for the ensuing Policy year in part payment of the annual premium due hereon at the beginning of any such Policy year. The amount then due the Company hereon for any Policy year shall be the annual premium stated on page three hereof, less the Cash Value shown in Column (2) of the "Table of Death Benefits and Surrender Values" herein for the year for which said premium is due.

OPTIONS AT THE END OF TWENTY YEARS.—This Policy shall participate in the profits of the Company as follows:

If the Insured is living on the 21st day of November, 1930, and if all premiums have been duly paid to said date, and not otherwise, the Company will ascertain the amount of profits then accumulated on this Policy, and the Insured shall then have the option of receiving:

(1) A fully Paid-up Policy for 10,000 Dollars and cash equal to the amount of profits then apportioned to this Policy.

(2) A Guaranteed Surrender Value of 5,660 Dollars and the accumulated profits then apportioned to this Policy, both in cash.

(3) A Guaranteed Annual Income for life of 420 Dollars, payable at the end of each Policy year and the amount of profits then apportioned to this Policy in cash.

The profits apportioned as provided above may, at the option of the Insured, be applied to purchase additional Paid-up Insurance, subject to evidence of insurability satisfactory to the Company, for any excess over the amount hereby insured.

If no other option has been selected by the Insured within one month from the end of the accumulation period, this Policy will be continued in force as an annual dividend policy, and the accumulated profits will be paid to said Insured in cash.

PAYMENT OF PREMIUMS.—All premiums under this Policy are payable in advance either at the Home Office or to an Agent upon the delivery of a receipt signed by the President, Vice-President or Secretary of the Company.

No officer other than those stated, and no Agent, has the power to make or to modify this or any other contract of the Company in any respect whatever, and the Company is not responsible for, and shall not be bound by, any promises or representations made by any person other than the officers named, and then not unless said promises or representations are in writing and signed by one of the officers stated.

If any premium or note or other obligation given for all or a part of any premium or other indebtedness is not paid on or before the date when due, the liability of the Company hereunder shall cease, except as otherwise provided in this Policy.

The method of payment of premiums hereon may be changed at any time after the first Policy year upon application to the Home Office before the end of the month of grace, on the form prescribed by the Company.

GRACE IN PAYMENT OF PREMIUMS.—A period of grace of o month will be allowed for the payment of every premium hereunc after the first, without any interest charge therefor during whi month the full insurance hereunder shall continue in force; if ho ever, the Insured shall die within said period of grace, the unpa balance of the premium for the current Policy year will be d ducted in any settlement hereunder.

INCONTESTABILITY.—This Policy and the application theref shall constitute the entire contract between the Insured and t Company, and shall be incontestable for any cause whatever aft one year from the date of issue, provided premiums are duly paid.

If during the first Policy year the Insured shall suicide, wheth sane or insane, or die as a consequence of the violation of law, t Company shall be liable only for the premium actually paid hereo

All statements made by the Insured shall in the absence fraud be deemed representations, and not warranties.

If the age of the Insured has been misstated, the amount pa able under this Policy shall be the amount which the premium a tually paid would have purchased at the correct age.

CASH LOANS.—After three full years' premiums have been pa hereon the Company at any time while this Policy is in force wi loan upon the proper assignment of said Policy, and upon the sol security thereof, at a rate of interest which will not exceed six pe centum per annum, a sum equal to or at the option of the owne hereof, less than, the reserve hereon at the end of the current Polic year, including the reserve on any Annual Additions then in forc The Company will deduct from such loan value any existing indebt edness hereon, and any unpaid balance of the premium for the cur rent Policy year, and will collect interest in advance on the loan t the end of the current Policy year; said loan may be deferred fo not exceeding ninety days after application therefor is made.

Failure to repay any such loan, or to pay interest thereon, shal not avoid the Policy until the total indebtedness hereon to the Com pany shall equal or exceed the loan value at date of default.

LOANS WITHOUT REQUEST OF INSURED.—If any premium hereo shall not be paid when due, and if no other surrender option ha been chosen by the Insured within the month of grace, the Company will, without request on the part of the Insured, charge the amoun then due hereunder as a loan against the Policy, with interes in advance at a rate not exceeding six per centum per annum, if the loan value hereon at date of default, including the loan value of any existing Annual Additions, is sufficient to secure all indebtedness hereunder with interest. If the premium is so charged, this Policy will be continued in force the same in all respects as though said loan had been requested by the Insured. The same benefit will be applied from time to time as the premiums become due hereunder and are not paid, as long as the balance of the loan value hereon at the last date of default is sufficient to pay for one day's insurance on a pro-rata basis.

Notice of such loans will be mailed to the Insured when made, and said Insured may resume the payment of premiums hereon at any time without medical re-examination while the policy is so continued in force. The indebtedness hereon may be repaid wholly or in part in cash, or may be allowed to remain as a loan against the Policy.

In any settlement of the Policy the indebtedness to the Company hereon shall be a first lien in priority to the claim of any Beneficiary or assignee.

GUARANTEED SURRENDER OPTIONS.—After three full years' premiums have been paid hereon, if any subsequent premium is not paid when due, this Policy may be surrendered to the Company within the month of grace, and the Insured shall upon request be entitled to one of the following options:

1. CASH.—A cash payment equal to the loan value hereon at the date of default, including the loan value of any existing Annual Additions, and said cash payment shall be equal to the amount otherwise applicable to the purchase of Paid-up or Extended Insurance.

2. PAID-UP INSURANCE.—A Paid-up Policy payable at the same time, and under the same conditions as this Policy, including any outstanding Annual Additions.

3. EXTENDED INSURANCE.—Extended Insurance for the face amount of this Policy, and the value of any existing Annual Additions in cash.

The amounts of the Loan or Cash Values and Paid-up Insurance and the term of the Extended Insurance if the Cash Values of annual additions have been applied in the payment of premiums hereon, are shown in columns five, six and seven respectively, of the Table of Death Benefits and Surrender Values shown herein and are equal or equivalent to the full reserve hereon at the date of default, according to the American Experience Table of Mortality, with interest at the rate of three and one-half per centum per annum.

If all premiums hereon, as shown on page three, have been paid in full to the Company, the Cash Value in case of default in premium payments will be the sum of columns four and five, the Paid-up Insurance will be the sum of columns three and six, and the Extended Insurance will be as shown in column seven and in addition the Cash Value in column four.

Additional values not shown in the table will be allowed for parts of a Policy year's premiums paid for, and the values for later years not shown in the table will be equal or equivalent to the full reserve on the Policy.

TABLE OF DEATH BENEFITS AND SURRENDER VALUES.

Column 1	Column 2	Column 3	Column 4		Column 5	Column 6	Column 7	
		Accumulated		Years Premiums Paid			Extended Insurance	
Annual Additions	Their Cash Value	Total Additions	Total Cash Value		Loans or Cash	Paid-up Insurance	Yrs.	Days
$100	$37 80	$ 100	$ 37 80	2	.....	.....	.....	.....
100	38 60	200	77 20	3	$ 430	$1090	4	348
100	39 30	300	117 90	4	650	1620	7	179
100	40 20	400	160 80	5	890	2170	10	49
100	41 00	500	205 00	6	1130	2700	12	180
100	41 90	600	251 50	7	1380	3220	14	221
100	42 80	700	299 60	8	1650	3780	16	201
100	43 70	800	349 60	9	1920	4300	18	55
100	44 60	900	401 40	10	2200	4820	19	196
100	45 60	1000	456 00	11	2490	5340	20	274
100	46 60	1100	512 60	12	2790	5860	21	299
100	47 60	1200	571 20	13	3110	6390	22	312
100	48 70	1300	633 70	14	3430	6890	23	277
100	49 80	1400	697 20	15	3770	7420	24	265
100	50 80	1500	762 00	16	4120	7920	25	271
100	52 00	1600	832 00	17	4490	8460	26	352
100	53 10	1700	902 70	18	4860	8950	28	142
100	54 30	1800	977 40	19	5250	9480	30	197
200	110 80	2000	1108 00	20	5660	10000	Life	

REINSTATEMENT.—If, in event of default in any premium payments hereon, the value of this Policy shall be applied to the purchase of Paid-up Insurance or Extended Insurance, and if such Paid-up Insurance or Extended Insurance shall be in force and this Policy shall not have been surrendered to the Company for its Cash

Surrender Value and been canceled, the Policy may be reinstated a any time, upon evidence of insurability satisfactory to the Compan and the payment of arrears of premiums with compound interes thereon at a rate not exceeding six per centum per annum. Th indebtedness hereon if not greater than the loan value at the dat of reinstatement may be allowed to remain as a loan against th Policy.

METHOD OF PAYMENT OF DEATH BENEFIT.—The face amount o this Policy unless otherwise requested by the Insured will be pay able in one sum immediately after receipt of due proofs of the deat of said Insured.

The Insured may, however, change the method of payment t annual instalments for a limited term of years, or during the life time of the Beneficiary, as explained in the table shown on th fourth page hereof.

TOTAL DISABILITY.—The benefits provided on page one hereo for Disability shall become null and void after the period for th payment of premiums hereunder, or if upon default in the paymen of any premium, Paid-up Insurance or Extended Insurance has bee requested by the Insured and is in force. The Total and Perma nent Disability referred to must be such that there is neither the nor at any time thereafter any work, occupation or profession tha the Insured can sufficiently do or follow to earn or obtain an wages, compensation or profit. The Insured must furnish fron time to time evidence satisfactory to the Company of continue Total and Permanent Disability, and if the Insured shall recove from such Total Disability sufficiently to earn or obtain any wages compensation or profit, the Insured shall resume payment of pre miums on the next succeeding due date of premium. The instal ments already paid shall not in such case be an indebtednes against the Policy.

METHOD OF CHANGING BENEFICIARY.—At any time while thi Policy is in force, the Insured, if there be no existing assignmen of this Policy filed at the Home Office of the Company as herei provided, may designate a new Beneficiary or Beneficiaries unde this Policy by filing such request at the Home Office upon the form of the Company for this purpose, accompanied by the Policy fo endorsement thereon. Such change shall become effective onl when said endorsement is made on the Policy by the Company whereon the rights of any former Beneficiary or Beneficiaries shal cease. If no Beneficiary hereunder is living at the death of the In sured, the proceeds of the Policy will be paid to the executors, ad ministrators or assigns of the Insured.

ASSIGNMENT.—This Policy may be assigned by the Insured, bu no such assignment shall be binding upon the Company until a du licate copy thereof has been filed at the Home Office of the Com pany, which shall not be responsible for the legality of any assign ment, and any claim hereunder by an assignee shall be subject t proof of assignment and extent thereof.

INDEBTEDNESS.—Any indebtedness to the Company hereon wi be deducted in any settlement hereunder upon the death of the I sured or in the payment of any other benefit. If this Policy sha lapse and there shall be an indebtedness hereon, the said indebted ness will be deducted from the Cash Value of the Policy at date o default, and the balance will be (A) paid to the Insured in cas or (B) applied to the purchase of Paid-up Insurance. or (C) a plied to extend the face amount of the insurance hereunder, at th option of said Insured, and said values shall be calculated upon th same basis as the values herein shown in the Table of Death Ben fits and Surrender Values.

RIGHTS OF THE INSURED.—It is understood and agreed that th Insured may obtain every benefit, exercise every right and enj every privilege conferred upon said Insured by this Policy, witho the consent of the Beneficiary.

CONSIDERATION.

The consideration for this Policy is the application herefor, which is made a part of this contract and a copy of which application is attached hereto or endorsed hereon, and the payment in advance of an annual premium of *$383.40* for term insurance for the year ending on the *21st* day of *November*, 19*11*, and the payment of a like sum on or before the *21st* day of *November* in every year thereafter until full premiums have been duly paid for twenty years from the date hereof, or until the prior death of the Insured.

In Witness Whereof, THE AMERICAN NATIONAL INSURANCE COMPANY has caused this Policy to be signed by its President and its Secretary, this *21st* day of *November*, Nineteen Hundred and *Ten*.

L. H. COLLIER, *Secretary.* W. L. MOODY, JR., *President.*

INSTALMENT BENEFITS.

The Insured may change the mode of payment of this Policy as a death-claim, if the Policy is not assigned, from payment in one sum, as provided on the first page, to payment by annual instalments, as stated below.

The following tables are based upon a Policy of $1,000, and will apply pro rata to the amount payable under this Policy, provided the amount is not less than $1,000; if the amount is less than $1,000, these Instalment Benefits shall not apply, but this Policy will be payable in one sum only.

LIMITED INSTALMENTS.

Annual Instalments limited to the number stated below; any number from two to twenty-five may be selected by the Insured.

The amount of each Instalment will be increased by such Profits as the Company may assign to Policies of this class.

Number of Instalments.....	25	*20	19	18	17	16	15	14	13	12
Amount of each Instalment.....	$58	$68	$70	$74	$76	$80	$84	$88	$94	$100
Number of Instalments.....	11	10	9	8	7	6	5	4	3	2
Amount of each Instalment.....	$107	$116	$127	$140	$158	$181	$214	$264	$345	$508

*ILLUSTRATION.—If payment is to be made by 20 Instalments, the amount of each Instalment will be $68 for each $1,000 of Proceeds.

CONTINUOUS INSTALMENTS.

Twenty annual Instalments at least to be paid, but Instalments to continue during entire life-time of Beneficiary.

The amount of each Instalment will be increased by such Profits as the Company may assign to Policies of this class.

(Payment by Continuous Instalments can not be selected if there is more than one Beneficiary under this Policy.)

Age of Beneficiary at Death of Insured	15 or under	16	17	18	19	20	21	22	23	24
Amount of each Instalment.....	$44	$44	$44	$44	$44	$45	$45	$45	$46	$46

Age of Beneficiary at Death of Insured	25	26	27	28	29	*30	31	32	33
Amount of each Instalment	$46	$47	$47	$47	$48	$48	$48	$49	$49
Age of Beneficiary at Death of Insured	35	36	37	38	39	40	41	42	43
Amount of each Instalment	$50	$50	$51	$52	$52	$53	$53	$54	$54
Age of Beneficiary at Death of Insured	45	46	47	48	49	50	51	52	53
Amount of each Instalment	$56	$56	$57	$58	$58	$59	$60	$60	$61
Age of Beneficiary at Death of Insured	55	56	57	58	59	60	61	62	63
Amount of each Instalment	$62	$63	$64	$64	$65	$66	$66	$66	$67

*ILLUSTRATION.—If at the death of the Insured the Ben ficiary should be 30 years of age last birthday, the amount of ea annual Instalment will be $48 for each $1,000 of Insurance, payat during the entire life-time of the Beneficiary, but if the Beneficia should die before the 20 Instalments shall have been paid, the r mainder of the 20 Instalments will continue to be paid annually the Executors, Administrators, or Assigns of the Beneficiary.

The Insured may subsequently change his selection under the Instalment Benefits; he may also revoke all selections, therel making this Policy again payable in one sum.

No selection, change or revocation shall take effect until e dorsed on this Policy by the Company. After endorsement th Policy will be returned to the Insured.

The payment of the first Instalment shall be made immediate after receipt of due proofs of the death of the Insured, and subs quent Instalments shall be paid annually thereafter.

The Beneficiary can neither assign nor commute unpaid Insta ments unless such right is given by the Insured to the Beneficia in writing, and is endorsed on this Policy by the Company at i Home Office, during the life-time of the Insured.

APPLICATION.

I hereby agree that, if I shall die outside the limits of th United States or Europe, during the first year of any policy i sued by the Company on this application as a basis therefor, th the liability of the Company on any such policy shall be restricte to the amount of premium paid thereon.

I hereby further represent and agree that the statements mad by me in this application are full, complete and literally true.

I hereby also agree that any policy issued hereon shall not tak effect until the first premium has been paid during my insurabilit I have not been declined or postponed, or been refused reinstat ment of a lapsed policy, by any Life Company or been limited to policy different in form, premium rate, or any other respect wha ever, from the one originally applied for, nor have I been intempe ate, or had any serious illness or disease, except diseases incide to childhood, and there is no history of consumption or insanity other hereditary disease in my family, i. e., among parents, brothe or sisters, uncles or aunts, except as herein stated:

I do not contemplate any change in occupation or residence, a journey outside the limits of the United States or Europe, exce as herein stated:

) PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE POLICY WITH DISABILITY BENEFITS.

lo. 99999. AGE 35.
MOUNT $10,000. PREMIUM $373.00.

ATLANTIC LIFE INSURANCE COMPANY,
RICHMOND, VIRGINIA.

Amount **Agrees to Pay** ——*Ten Thousand*—— Dollars to
Beneficiary *Mary Doe, wife* of the Insured, or to any substituted Beneficiary, at its Home Office, Richmond, Virginia, immediately upon receipt and approval of proofs of
Insured the death of *John Doe, of Richmond, Va.*

INVESTMENT AND INSTALMENT OPTIONS.—At the written request of the Insured, the Company will provide by endorsement on this Contract that the amount payable hereunder, or any portion thereof, when the same matures as a death claim, shall be left with the Company as a trust fund for such period as the Insured may direct, the Beneficiary to receive semi-annually interest at the rate earned by the Company (after deducting losses on investments) on its admitted assets during the preceding calendar year, less one-eighth of one per cent of the amount of said trust fund for investment expenses. The principal sum left in trust under this provision shall be payable in cash to the Beneficiary or to the Estate of the Beneficiary on the expiry of the period stipulated by the Insured. The Insured may also stipulate in said request that no assignment or hypothecation of this Contract, or any part thereof, or any income therefrom, shall be made by the Beneficiary.

In lieu of the above, the Insured may also exercise any one of the Instalment Options provided on the fourth page hereof.

ANNUAL DIVIDENDS.—The Company will determine at the end of each year the amount of surplus to be allotted to this Contract. Upon payment in cash of the second and each succeeding premium, the surplus allotted to this Contract shall, at the option of the Insured, be either—

1. Paid in cash; or,
2. Applied toward the payment of any premium or premiums; or,
3. Applied without re-examination to the purchase of non-forfeitable additional paid-up participating insurance payable at the same time and in the same manner as the principal sum herein provided; or,
4. Left with the Company to accumulate to the credit of this Contract with interest at three and one-half per centum compounded annually. When the reserve on this Contract, together with such accumulations, shall equal the net single premium required to purchase a paid-up Contract for the principal sum herein provided at the attained age of the Insured, said Contract shall then become paid-up for its full amount, and no further premiums shall be required. The amount of surplus on deposit may be withdrawn by the Insured at any time.

Unless the Insured shall elect otherwise, within three months after the mailing by the Company of a written notice requesting such election, it shall be construed as an election on the part of the Insured to continue this Contract under Option (3). After all premiums required by this Contract shall have been paid, it shall participate annually in the surplus as herein provided. Should the premium be paid otherwise than annually, the surplus shall be applied in the manner in which premiums are paid.

PERMANENT DISABILITY BENEFITS.—If, prior to attaining age 60, while this Contract is in full force by the payment of premiums, the Insured shall furnish proof satisfactory to the Company that from causes originating after the delivery of this Contract, he has become totally and permanently disabled, and will by such disablement be prevented for life from engaging in any gainful occupation, the

Company will by endorsement hereon waive the payment of p
miums falling due during the continuance of such disability, and
right of the Insured to Dividends or Surrender Values shall c
tinue as if the premiums were duly paid by the Insured.

OPTIONAL BENEFITS.—In lieu of the benefit aforesaid, the Co
pany will on like proof of disability and on surrender and cancel
tion of this Contract issue a supplementary contract providing
the payment in twenty equal annual instalments of the sum due
event of death, the first instalment to be payable on approval of
aforesaid proof and surrender of this Contract, and subsequent
stalments annually thereafter. Any indebtedness to the Compa
against this Contract shall reduce the amount of each instalm
by the proportion that said indebtedness bears to the commu
value of said instalments.

SPECIFIC CAUSES OF DISABILITY.—The Company will consi
the entire and irrevocable loss by accident or disease of the sight
both eyes, or the total and permanent loss by accident or disease
the use of both hands or both feet, or of one hand and one foot,
total and permanent disability within the meaning of this provisi

GRACE.—A grace of one month, during which time this Contr
will remain in full force, will be allowed in payment of all premiu
except the first, subject to interest at 6% per annum for the da
past due.

PREMIUMS.—This Contract is issued in consideration of t
written and printed application, a copy of which is attached her
and made a part of this Contract, and of the payment of *Th
Hundred and Seventy-Three and no-100* Dollars in advance, befo
this Contract shall take effect, as the premium for an insura
terminating one year from the date hereof, and will be renew
and extended thereafter as a Limited Payment Life Contract up
the further payment of a like amount due one year from the da
hereof and on the same anniversary day in every year thereaf
and payable on said date annually or within the grace period
above provided until a total of *twenty* annual premiums shall ha
been paid on this Contract.

OCCUPATION AND TRAVEL.—This Contract is entirely free fr
all restrictions as to Residence, Occupation and Travel.

INCONTESTABLE.—This Contract shall be incontestable after o
year from its date, except for non-payment of premium, provid
however, that if the age of the Insured is misstated the amou
payable under this Contract shall be the insurance which the actu
premium paid would have purchased at the true age of the Insur

SUICIDE.—Should the Insured die by his own act (whether sa
or insane) within one year after the date of this Contract, t
Company's liability shall not exceed the premium paid on accou
of this Contract.

CHANGE OF BENEFICIARY.—If this Contract has not been a
signed, the Insured may change the Beneficiary at any time
filing at the Home Office written request for such change on t
Company's form, and by forwarding this Contract for endorseme
of change. If the Beneficiary does not survive the Insured, the pr
ceeds hereof shall be paid to the Executors, Administrators,
Assigns of the Insured.

AUTOMATIC NON-FORFEITURE PROVISION.—Upon the non-payme
of any premium after the second, the Company will advance su
premium, also subsequent unpaid premiums, with interest at 6
per annum due annually in advance, as a premium loan secured
this Contract, so long as such loan together with all other indebte
ness and with interest at 6% per annum does not exceed the Ca
Value of this Contract at the end of the period to which any su
premium or interest applies. All indebtedness thus created shall
a first charge against the Contract ranking in priority to the cla
of any Beneficiary or Assignee.

At any time while this Contract is continued as aforesaid, pa
ment of premiums may be resumed without any medical re-examin
tion of the Insured.

If the available Cash Value be insufficient to pay a full annual premium, the Company will continue the insurance under the Extended Term Insurance Provision set forth herein for such time as the balance of value will permit. Should the total liens charged against this Contract at any time exceed the Cash Value thereof, this insurance hereunder will terminate one month after notice shall have been mailed to the last known address of the Insured and Assignee, if any.

PAID-UP INSURANCE.—After premiums for two full years have been paid, on the non-payment of any succeeding premium, this Contract shall, after endorsement by the Company upon request of the Insured within ninety days after said non-payment, take effect for the amount of Paid-up Insurance stated in the table of Surrender Values herein, for the number of years the Contract has been in force by payment of premiums.

CASH VALUE OR EXTENDED TERM INSURANCE.—After premiums for two full years have been paid, on the non-payment of any subsequent premium, the Insured, on satisfactory release and surrender of this Contract within ninety days thereafter (including days of grace), shall be entitled to the Cash Surrender Value as stated in the table of Surrender Values, or in lieu thereof the Insured shall be entitled to Extended Term Insurance as stated in said Table. The aforesaid value shall be determined by the number of full annual premiums paid on this Contract, and the acceptance of either one of these values shall be in lieu of all other values herein provided. Such values are based upon the reserve by the American Experience Table of Mortality with 3½% interest.

LOAN VALUE.—The Company will make loans to the Insured upon the sole security of this Contract at any time after premiums for two full years have been paid, and while this Contract is in full force. The amount of such loans shall not exceed the Cash Surrender Value at the end of the year for which premiums in full have been paid, and shall include any previous loans or liens then unpaid. Interest shall be paid annually in advance at the rate of 6% per annum, but should the Insured fail to pay interest on said loan or any premium due on this Contract, the Company shall advance said premiums and interest on the security of this Contract as an additional lien, bearing interest as above, in accordance with the terms of the Automatic Non-Forfeiture Provision of this Contract. Upon endorsement on the Contract by the Company as to the existence of any loan, the Contract will be returned to the Insured.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Contract, including any unpaid premium or portion thereof, will be deducted in any cash settlement of this Contract, or will be deducted from the reserve used in the calculation of any benefit provided herein.

PREMIUMS—WHERE AND HOW PAYABLE.—All premiums are payable annually in advance at the Home Office, Richmond, Virginia, but may be paid to an authorized Agent of the Company in exchange for a receipt signed by the President, Secretary or Treasurer.

PROOF OF DISABILITY.—After acceptance of either of the disability provisions herein provided, the Insured shall keep the Company informed at all times of his residence and address, shall give immediate notice of any recovery from his total disability, and shall on demand of the Company furnish additional proof of the continuance of such disability, and permit the Company to examine him. Should disability not prove total and permanent, notwithstanding prior approval by the Company of proofs thereof, instalment payments or waiver of premiums shall be discontinued, and the Insured shall have the option, upon resuming payment of the premium herein named, of reinstating this Contract for its face value, less any instalments paid.

REINSTATEMENT.—This Contract, should it have lapsed, may be reinstated at any time upon evidence of insurability satisfactory to the Company, and the payment of all past due premiums, with interest at 6% per annum, and the payment or reinstatement of any

indebtedness or cash payment made on account of this Contra with interest at the same rate.

ASSIGNMENT.—Any assignment of this Contract must be ma in duplicate, and one copy filed at the Home Office. The Compa assumes no responsibility for the validity of any assignment.

CONVERSION OPTION.—Upon any anniversary of this Contra the Insured may, provided the amount of insurance be not i creased, without re-examination, change the same as of the da hereof to any higher priced form of insurance now issued by t Company, by paying the difference between the reserve at the e of the year immediately preceding said anniversary of this Co tract and the reserve at the same time on said new Contract a premiums due on and after the date of change for said new for according to the present published rates of the Company.

THE CONTRACT.—This Contract cannot be modified except endorsement signed by an Executive Officer of the Company, a no Agent is authorized to extend the time for payment of a premium, waive provisions, modify or discharge Contracts. Th Contract is not to take effect until the first premium shall ha been paid during the life and good health of the Insured, but aft said event shall be considered as having been in force from the da hereof.

TABLE OF SURRENDER VALUES.—The amounts stated in colum (1) and (2) are for a Contract of One Thousand Dollars. As th Contract is for *Ten Thousand* Dollars, these amounts should be mu tiplied by *Ten* in order to obtain the proper Cash, Loan or Paid- Insurance Value.

After payment of Premiums for Full Years	Cash Surrender or Loan Value (1)	Paid-up Insurance (2)	Extended Term I surance for $10.0 expiring at end o	
			Years	Months
2 Years	$ 21	$ 56	2	5
3 "	43	109	4	11
4 "	65	162	7	6
5 "	89	216	10	1
6 "	113	269	12	6
7 "	138	323	14	7
8 "	165	376	16	7
9 "	192	429	18	2
10 "	220	482	19	6
11 "	249	534	20	9
12 "	279	586	21	10
13 "	311	638	22	10
14 "	343	689	23	9
15 "	377	742	24	8
16 "	412	792	25	8
17 "	449	843	26	11
18 "	486	895	28	4
19 "	525	947	30	5
20 "	566	1000	For Life	

If there be any indebtedness against this Contract, the amou of same will be deducted from any Cash or Loan Value paid. Paid-up or Extended Insurance be selected in accordance with t foregoing options, any indebtedness will reduce such Paid-up Extended Insurance by the proportion which such indebtedne bears to the reserve value of the benefit selected.

IN WITNESS WHEREOF, The Atlantic Life Insurance Compa has caused this Contract to be signed by its President or one of t Vice-Presidents, and its Secretary or Assistant Secretary, Treasur or Assistant Treasurer, at Richmond, Va., and dated the *first* day *March,* nineteen hundred and *thirteen.*

CHAS. G. TAYLOR, JR., *Secretary.*

E. STRUDWICK, *President.*

INSTALMENT OPTIONS

The Insured may change the mode of payment of the proceeds of this Contract, if not then assigned, from payment in one sum, as provided on the first page, to payment by annual instalments, as stated below.

The following tables are based upon a Contract of $1,000, and will apply *pro rata* to the amount payable under this Contract, provided the amount is not less than $1,000; if the amount is less than $1,000, these Instalment Options shall not apply, but the proceeds of this Contract will be payable in one sum only.

LIMITED INSTALMENTS

Annual Instalments limited to number stated below.

Number of Annual Instalments . . .	30	25	20	15	10	5
Amount of Each, if Equal	$52.50	$58.50	$68.00	$84.00	$116.00	$214.00
Or						
First Instalment	$188.00	$197.00	$177.00	$181.00	$230.00	$357.00
And Succeeding Instalments	45.00	50.00	60.00	75.00	100.00	175.00

CONTINUOUS INSTALMENTS

Equal Annual Instalments *to continue during entire lifetime* of Beneficiary, but Twenty Annual Instalments at least to be paid.

Attained age of Beneficiary at maturity of Contract	15 or under	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Amount of each Instalment . . .	$44	$44	$44	$45	$45	$45	$45	$46	$46	$46	$46	$47	$47	$47	$48	$48	$48	$49	$49	$50	$50	$51	$51	$52	$52	$53

Attained age of Beneficiary at maturity of Contract	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 or over
Amount of each Instalment . . .	$53	$54	$55	$55	$56	$57	$57	$58	$59	$59	$60	$61	$61	$62	$63	$63	$64	$64	$65	$65	$66	$66	$66	$67	$67

EXAMPLE:—If the attained age of the Beneficiary at the death of the Insured is 45, the Continuous Instalment will be $56.

The Insured may subsequently change any selection of Instalment Options; and may also revoke any selection, thereby making this Contract again payable in one sum.

The payment of the first Instalment shall be made immediately on the maturity of the Contract, and subsequent Instalments shall be paid annually thereafter.

Each selection, change or revocation of a selection, shall be made by the Insured in writing, and shall not take effect until endorsed on this Contract by the Company at its Home Office.

The Beneficiary can neither assign nor commute unpaid Instalments, unless such right is given to the Beneficiary by the Insured in writing, and is endorsed on this Contract by the Company at its Home Office, during the lifetime of the Insured.

APPLICATION.

(1) I agree that this application and the answers made to the Medical Examiner in Part II of said application shall be the basis of the contract between the parties hereto, and shall be conclusive upon any person having or claiming any interest in any insurance to be issued. (2) That no statements or information, by whomsoever made or given, shall be binding on the parties hereto unless contained in this application or the policy issued thereon. (3) That any payment in advance shall be binding on the company only in accordance with an authorized agent's receipt on the form below bearing the same red-ink number as this application, and corresponding with settlement named in said receipt. (4) That the truthfulness of each statement is material to the risk and is the sole basis of the proposed contract. (5) I have paid to the agent named hereon, $....., in cash, and given note for $....., due .....and I hold his receipt for the same, corresponding in date and number with this application and assent to the terms of said receipt.

MEDICAL EXAMINER'S FORM.

I hereby warrant and agree (1) that all the aforesaid statements and answers, and all those contained in Part I of this application, are true, and are offered to the Company as a consideration

for policy, which I hereby agree shall not take effect until the fi
premium shall have been paid during my life and good health, a
a receipt given therefor, signed by an Executive Officer of s
Company; (2) I expressly waive on behalf of myself, and of a
person who shall have, or claim an interest in any policy issu
hereunder, all provisions of law forbidding any physician or oth
person who has attended or examined me, or who may hereaf
attend or examine me, from disclosing any knowledge or inform
tion which he may thereby acquire; (3) That during the first ye
succeeding the date of any policy, which may be issued hereund
the insurance shall be term insurance, and that during such ye
the reserve to be held by the Company therefor shall be compu
as for one year term insurance, and thereafter as for a poli
issued at the end of such term, and of the form stated in Part
of my application.

20-YEAR INDEMNITY AND INVESTMENT BOND.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $342.00.

THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA

The Bankers Life Insurance Company of Nebraska hereby grants an insurance for *Ten Thousand* Dollars on the life of *John Doe* of *Lincoln*, County of *Lancaster*, State of *Nebraska*, payable to *Richard Roe*, or in the event of *his* prior death, to *the* executors, administrators or assigns *of the Insured*, immediately after the receipt of satisfactory proof of the death of the insured, during the continuance of this contract, at the office of the Company in Lincoln, Nebraska.

This Bond is issued in consideration of the representations and agreements made in the application therefor, which is hereby made a part of this contract, and in the further consideration of the payment of *Three Hundred Forty-two* Dollars, receipt whereof is hereby acknowledged, and of the payment of a like sum, on or before the *First* day of *January* in each and every year during *the* continuance of this contract, until payments for *Twenty* full years have been made.

End of Year.	Paid Up Value.	Extended Insurance.		Cash Value.	Loans.
		Years.	Days.		
2d	.....	.....	.....	.....	.....
3d	$1,500	5	131	$550	$440
4th	2,000	7	76	750	600
5th	2,500	9	58	960	760
6th	3,000	11	.....	1,170	960
7th	3,500	12	240	1,400	1,200
8th	4,000	14	33	1,630	1,440
9th	4,500	15	133	1,870	1,690
10th	5,000	16	198	2,120	1,950
11th	5,500	17	207	2,370	2,220
12th	6,000	18	260	2,640	2,490
13th	6,500	19	285	2,920	2,790
14th	7,000	20	292	3,210	3,080
15th	7,500	21	293	3,510	3,390
16th	8,000	22	305	3,820	3,720
17th	8,500	23	345	4,150	4,050
18th	9,000	25	100	4,480	4,400
19th	9,500	26	344	4,840	4,770
20th	10,000	.....	.....	5,200	5,150

This Bond is delivered and accepted subject to the express conditions and mutual agreements printed on the back hereof, which are hereby made a part of this contract.

In Witness Whereof, THE BANKERS LIFE INSURANCE COMPANY of Nebraska has caused this Bond to be signed by its President and Secretary, and has caused the seal of said Company to be affixed, at its office in Lincoln, Nebraska, on this *First* day of *January*, A. D. One Thousand Nine Hundred *Ten*.

J. H. HARLEY, *Secretary.* W. C. WILSON, *President.*

CONDITIONS AND AGREEMENTS REFERRED TO AS A PAR OF THIS CONTRACT.

NOTICE.—No person has authority to erase, waive, or modif in any way any of the terms or conditions of this Bond.

PAYMENT OF PREMIUMS.—All premiums are payable at th home office of the Company, in Lincoln, Nebraska, but will b accepted elsewhere, when made in exchange for the Company receipt signed by the President, Secretary or Treasurer. Th delivery and acceptance of this Bond is notice that each an every premium is due and payable at the date named in thi Bond, and any other or further notice is expressly waived. Thi policy shall not be in force until the first premium shall b paid, while the insured is in good health, to the Company, or t some person authorized by the Company to receive it. A failur to pay premiums, or any indebtedness to the Company, when du shall render this contract void, and all payments previously mad shall be forfeited to the Company, except as hereinafter provided.

PAID-UP INSURANCE.—After three full annual premiums hav been paid on this Bond, the Company will, upon legal surrende thereof by the insured, before default in the payment of an premium, or within three months thereafter, issue a non-partici pating Bond for paid-up insurance, payable as herein provided for as many twentieths of the amount of this Bond, as ther shall have been annual premiums paid, provided there is n indebtedness to the Company under this contract.

CASH SURRENDER VALUE.—At the end of five years from th date of this Bond, and at the end of any five-year period there after, the Company will, upon legal surrender thereof, pay t the insured, in cash on demand, the full cash value of this Bond which cash value will be the reserve computed on American table at four per cent interest. Provided that this Bond shall be i force and application be made for such cash value within thirt days from the expiration of such period.

EXTENDED INSURANCE.—If, after three full annual premium shall have been paid on this contract, and during the lifetime o the insured, it shall cease and become void by the non-payment of any premium when due, the Company will, upon the surrende of this Bond by the insured within three months after the dat of such default, issue a Bond for the full amount of this contrac for the term shown by the table hereon. No part, however, of suc "term insurance" shall be due or payable, unless satisfactory proo of the death of the insured shall be furnished to the Compan within one year after such death; and if death shall occur dur ing such term, there shall be deducted from the amount payabl the sum of all the premiums that would have become due o this Bond if it had continued in force.

LOANS.—After the third year, if the premiums have been pai on this Bond, the Company will loan to the legal holder, at the interest rate of six per cent per annum, payable in advance, an amount not exceeding the amount for the corresponding year a shown on the table herein. A proper note or loan agreement and assignment of the policy must be executed by the insured on forms provided by the Company, and the policy deposited with the Company.

OPTIONS OF SETTLEMENT.—If this Bond has not been terminated by death, lapse, or surrender, the legal holder shall, at the expiration of twenty years from the date hereof, be entitled to either of the following options of settlement:

FIRST. To surrender this Bond and withdraw, in cash, the full cash value, which shall be the full reserve and all accumulated surplus apportioned to this Bond, which cash value the Company guarantees will not be less than the entire reserve computed on the American tables and four per cent interest.

SECOND. To withdraw the surplus in cash and continue this Bond as a paid-up Participating Bond for the full face value, entitled to annual cash dividends.

THIRD. To convert this Bond into a paid-up Non-forfeitable Bond, without participation in profits, payable at death of the insured; provided, that as the amount of the paid-up Bond will exceed the amount of this Bond, the insured will be required to furnish a satisfactory certificate of good health from one of the Company's Medical Examiners, subject to the approval of the Company.

FOURTH. To convert the entire cash value into an annuity upon the life of the insured.

If no election is made by the holder of this Bond, on or before the expiration of the term as above stated, then and in that event, this Bond will continue as a paid-up Participating Bond for the amount as stated herein.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Bond.

ASSIGNMENTS.—No assignment of this Bond will be recognized by the Company unless it shall be in writing, and assented to by the Company.

The insured shall have the right to dispose of this Bond to the Company without the consent of the person or persons named as beneficiary, if any, and shall also have the right at any time during his lifetime, to change the beneficiary with the consent of the Company.

GRACE.—A grace of thirty days will be allowed in payment of subsequent premiums after this Bond shall have been in force three months, subject to an interest charge at the rate of six per cent per annum, for the number of days during which the premium remains due and unpaid. During the month of grace, this Bond remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which will be deducted from the amount payable under this Bond if the death of the insured shall occur during the month.

INCONTESTABILITY.—After two years from date of issue, the only conditions which shall be binding upon the holder of this Bond are, that the premiums shall be paid when due, and that the requirements of the Company, as to Military and Naval service in time of war, shall be observed.

VALUATIONS.—During the first year succeeding the date of this Bond the reserve shall be computed upon the Actuary's Table of Mortality with four per cent interest for the term rate, and for subsequent years such a valuation shall be made, according to said table, as will provide for the benefits and guarantees stipulated in this policy.

APPLICATION.

It is hereby expressly stipulated and agreed: 1st. That the above application, together with the statement made to the examining physician, and the report of the examining physician, and this declaration, and the policy that may be issued to me, shall be the contract between me and THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA; and I hereby warrant the same to be full, complete and true, whether written by my own hand or not; this warranty being a condition precedent to, and a consideration for the policy which may be issued hereon. And it is fully understood and agreed that if any untrue or fraudulent or misleading answers shall be or shall have been made, or if I should neglect or refuse to pay any premium on or before the dates when they shall become due, then, and in that event, the said policy shall become null and void, and all money which shall have been paid shall be forfeited to the Company, except as provided in the policy.

2d. That said Company shall not be liable, under the poli hereby applied for, if my death shall be the result or consequen of violation of law, or while I am resisting or attempting to esca arrest therefor. It is also understood and agreed, that if I sh engage in blasting, submarine labor, aeronautic travel, the mas facture or handling of highly inflammable or explosive substanc or service upon any vessel or railroad, or in any military or nav service in the time of war, without first obtaining the consent said Company in writing, then the policy shall be null and vo and of no effect, except as provided in the policy.

3d. That inasmuch as only the officers at the Home Office said Company, in the City of Lincoln, Nebraska, have authority determine whether or not a policy shall issue on any applicati and as they act on the written statements and representatio referred to, no statements, representations, promises, or inform tion made or given by or to the person soliciting or taking th application for a policy, or by or to any other person, shall binding on said Company, or in any manner affect its rights, unle such statements, representations, promises, or information be r duced to writing, and presented to the officers of said Company, the Home Office, in this application.

4th. That in any distribution of surplus or profits, the prin ples and methods which may be adopted by said Company for su distribution, and its determination of the amount equitably belon ing to any policy which may be issued under this application, sha be and are hereby ratified and accepted by and for every pers who shall have or claim any interest under such policy.

5th. And it is agreed that there shall be no contract of insu ance until a policy shall have been issued and delivered by the sa Company, and the first premium thereon paid while the person pr posed for insurance is living and in the same condition of heal described in this application.

6th. That the contract, contained in such policy and in th application, shall be construed according to the law of the State Nebraska, the place of said contract being agreed to be the Hom Office of said Company in the City of Lincoln, Nebraska.

7th. That no suit shall be brought against said Company und said contract after the lapse of two years from the time when th cause of action accrues.

I also understand that no person is authorized to erase, waiv or change in any manner any of the blanks or printed matter us or furnished by the Company, or to promise any other terms conditions than those published by the Company in its print matter.

MEDICAL EXAMINER'S FORM.

I Hereby Declare That I am the party described in the accom panying Application signed by me for $.....insurance on th ..... plan, and that I have given true answers all the questions put to me by the medical examiner, which que tions and answers are considered as an essential part of th application, and as forming with it the basis of the propos contract of insurance.

I hereby declare that I have read the above questions, an written answers, and that the answers as written are true. presence of

.....*Medical Examiner.*

Person Examined.....

LIFE POLICY PAID-UP IN 20 YEARS.

No. 99,999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $383.40.

THE BANKERS RESERVE LIFE COMPANY

In consideration of the application for this Policy, which is hereby made a part of this contract, and of an advance premium of *Three Hundred Eighty-three* Dollars and *Forty* Cents, to be actually paid in cash on or before the delivery hereof, for one year's insurance from date of this Contract and for the advance reserve required hereon, and upon condition of the further payment in advance of a like amount on or before the *First* day of the month of *January* in every succeeding year during the continuance of this Policy, or until *Twenty* years' premiums shall have been paid, hereby

Insures the life of *Richard Roe* of *Omaha,* County of *Douglas* and State of *Nebraska,* in the sum of *Ten Thousand Dollars,* and upon receipt of due proof of the death of said insured while this Policy is in full force, **promises to pay,** at its home office, in the city of Omaha, to *Mary Roe, his Wife,* if living, or, if not living, then to the executors, administrators or assigns of said insured the said sum insured after deducting therefrom the balance of the current year's premiums, if any, and any indebtedness of the insured to the Company hereon.

TABLE OF NONFORFEITURE OPTIONS, EXCLUSIVE OF DIVIDEND ADDITIONS, IF ANY.

Full Years' Premiums Paid.	First Option. Automatic Paid-up Insurance.	Second Option. Extended Insurance.		Third Option. Cash Surrender Value.	Fourth Option. Loans.	Full Years' Premiums Paid.	First Option. Automatic Paid-up Insurance.	Second Option. Extended Insurance.		Third Option. Cash Surrender Value.	Fourth Option. Loans.
		Yrs.	Days.					Yrs.	Days.		
3	$1,080	4	229	$400	$400	12	$5,750	20	158	$2,740	$2,740
4	1,560	6	215	630	630	13	6,260	21	163	3,050	3,050
5	2,090	8	203	860	860	14	6,760	22	143	3,370	3,370
6	2,620	10	163	1,100	1,100	15	7,270	23	110	3,700	3,700
7	3,150	12	260	1,350	1,350	16	7,790	24	82	4,050	4,050
8	3,670	14	260	1,600	1,600	17	8,290	25	88	4,400	4,400
9	4,200	16	165	1,870	1,870	18	8,800	26	157	4,770	4,770
10	4,710	17	350	2,150	2,150	19	9,310	27	345	5,210	5,160
11	5,230	19	98	2,440	2,440	20	10,000	Life.		5,660	5,560

Values for future years will be furnished upon application and will be computed upon the same basis as for above table. Values at the end of fractional parts of any policy year paid for will be proportionately increased.

The Provisions and Conditions hereinafter stated are hereby made a part of this Contract.

Signed and dated at the Home Office of THE BANKERS RESERVE LIFE COMPANY, in the city of Omaha, this *First* day of *January,* 1908.

B. H. ROBISON,
President.

Attest: R. C. WAGNER, *Secretary.*

PROVISIONS AND CONDITIONS.

REFERRED TO ON THE FIRST PAGE OF THIS POLICY.

1. INCONTESTABILITY. This policy and the application there constitute the entire contract between the insured and the compa and shall be incontestable after one year from date hereof, exce for non-payment of premiums or for military or naval services time of war without the written consent of the Company.

All statements made by the insured shall in the absence of fra be deemed representations and not warranties, and no such sta ment shall avoid this policy unless it is contained in the writt application therefor, a copy of which is attached hereto or e dorsed hereon when issued.

If the age of the insured has been misstated, the amount pa able hereunder shall be such as the premium paid would ha purchased at the correct age.

2. GRACE. A grace of one month (not less than thirty days subject to an interest charge at the rate of six per centum per a num, shall be granted for payment of every premium after the firs during which month the insurance shall continue in force. If th insured shall die during the month of grace the overdue premiu will be deducted in any settlement hereunder.

3. VALUATION. The first year's insurance under this policy i term insurance.

4. CHANGE OF BENEFICIARY. The insured may at any time du ing the continuance of this policy, provided said policy has no been assigned, change the beneficiary, upon written request to th home office of the Company, together with a surrender of the polic

5. PAYMENT OF PREMIUMS. Premiums hereon after the firs are due and payable in advance, either at the home office or to a agent of the Company, upon delivery of a receipt signed by th President, Secretary or Treasurer.

Except as herein otherwise provided, the payment of a premiu or instalment thereof shall not maintain the policy in force beyon the date when the next premium or instalment thereof is payabl

This policy is based upon premiums payable annually in ad vance, but upon written notice to the Company the insured sha have the option at the time any premium falls due of paying a annual, semi-annual or quarterly premium, according to the Com pany's schedule for this kind of policy, and the same will contin this policy in force for the time paid for, the receipt for whic must be signed as aforesaid.

6. DIVIDENDS. This policy shall participate in the surplus o the Company, and beginning at the end of the third policy yea the Company will annually determine and account for the portio of the divisible surplus accruing hereon.

Dividends accrued as above may at the option of the insure be either:

(1.) Paid in cash, or

(2.) Applied toward the payment of any premium or prem iums, or

(3.) Applied to the purchase of paid-up additions to th policy, or

(4.) Left to accumulate to the credit of the policy wit interest at three per centum per annum and payable at the matu ity of the policy, but withdrawable on any anniversary there When at the end of any policy year the dividends so accumulate plus the cash surrender value hereon, shall equal or exceed the n single premium for a Whole Life Policy at the attained age, th Company will at the option of the insured issue in lieu of th policy a paid-up non-participating Whole Life Policy for the fa amount hereof.

Unless the owner of this Policy shall elect otherwise withi three months from the mailing by the Company of a writte notice requiring such election, the dividends shall be paid in cas

7. AUTOMATIC PAID-UP INSURANCE—First Option. After three full years' premiums have been paid hereon, upon default in the payment of any premium, if the insured has selected no other option, the Company, without action on the part of the insured, will continue this Policy as a paid-up non-participating Whole Life Policy for the amount stated in the table on the first page hereof, plus any outstanding dividend additions, purchasable by the reserve according to the American Experience Table of Mortality and three and one-half per cent interest, less not more than two and one-half per centum of the amount insured by this Policy and of any existing dividend additions hereto and less any existing indebtedness to the Company hereon.

8. EXTENDED INSURANCE—Second Option. If after three full years' premiums have been paid hereon, this policy shall lapse by default in the payment of any premium when due, then, upon surrender of this policy within one month after such default, the reserve hereon according to the American Experience Table of Mortality and three and one-half per cent interest, less not more than two and one-half per centum of the amount insured by this Policy shall be applied to the extension of this Policy for its face amount for the term stated in the second option in the table on the first page hereof, without further payment of premiums, but without future participation or the right to loans. If there be any dividend additions to this Policy the values shall be proportionately increased from the reserve on such additions, computed on the same basis. If there should be any indebtedness hereon the values shall be diminished proportionately on the same basis.

9. CASH SURRENDER VALUE—Third Option. After three full years' premiums have been paid hereon, if this policy is surrendered to the Company within one month after the non-payment of any premium when due, the Company will pay therefor, within sixty days from the date of such surrender, the amount stated in the table on the first page hereof, plus the reserve on any existing dividend additions, according to the American Experience Table of Mortality and three and one-half per cent interest, less not more than one per centum of the amount insured by this policy and of any existing dividend additions hereto and less any existing indebtedness to the Company hereon. The cash value hereby available is at least equal to the amount otherwise applicable to the purchase of paid up insurance and is greater than the amount otherwise applicable to the purchase of extended insurance.

10. LOANS—Fourth Option. After three full years' premiums have been paid hereon, and while this Policy is in force, the Company, upon written application, will loan, within sixty days after such application is received, an amount not to exceed the loan value of the policy, being the reserve on this policy at end of the current policy year, plus the reserve on any outstanding dividend additions, according to the American Experience Table of Mortality and interest at three and one-half per cent, less one per centum of the amount insured by this policy and of the dividend additions hereto and less any existing indebtedness to the Company hereon. At the time of making such loan the policy shall be duly assigned and surrendered to the Company as sole security therefor. Interest in advance at six per cent to the end of the current policy year, and any unpaid premium for the current policy year shall first be deducted. Failure to repay any such advance, or to pay interest, shall not void this policy, unless the total indebtedness hereon to the Company shall equal or exceed the loan value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the insured and of the assignee, if any. No condition other than as herein provided shall be exacted as a prerequisite to any such advance.

11. ASSIGNMENT. No assignment of this policy shall be binding upon the Company until it is filed with and approved by the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

12. REINSTATEMENT. This policy may be reinstated within three years from default in the payment of any premium hereon, upon proof of good health satisfactory to the Company and the payment of all defaulted premiums with interest thereon at six per cent per annum. This privilege shall not apply if the policy has been surrendered to the Company for its cash surrender value and been canceled.

13. POWER OF AGENTS. No person other than the President or Secretary shall have authority to make, alter or discharge this contract, or to modify or extend any of its terms, conditions or provisions either before or after its issue and delivery. No statement, promise, estimate, representation or waiver of any of the terms, provisions or conditions herein shall be binding upon the Company unless written or printed in the Policy and duly signed by said President or Secretary.

14. PROOFS OF LOSS. If this policy shall become a claim by the death of the insured, settlement thereof, less any indebtedness thereon, will be made upon receipt of due proofs of death, and upon due notice of death, blanks will be furnished on which to submit proofs.

15. OPTIONS AT MATURITY. The insured, by written notice to the Company at its Home Office, and with the written consent of the assignee, if any, may elect to have the net sum payable under this policy at the death of said insured, paid either in cash or as follows:

(1.) By the payment of interest thereon at three per centum per annum, payable annually to the payee under this policy at the end of each year during the life of the payee and by the payment upon the death of the payee of the said net sum and accrued interest to the executors, administrators, or assigns of the payee, unless otherwise directed in said notice.

(2.) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following table for each $1,000.00 of said net sum.

(3.) By the payment of equal annual instalments payable at

TABLE OF INSTALMENTS FOR EACH $1,000.

LIMITED INSTALMENTS.				CONTINUOUS INSTALMENTS.							
Number of Annual Instalments.	Amount of Each Instalment.	Number of Annual Instalments.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment.
Option 2.		Option 2.		Option 3.		Option 3.		Option 3.		Option 3.	
2....	$507	12....	$98	15 or under	$40	28.....	$44	41.....	$51	53.....	$59
3....	343	13....	91	16.....	41	29.....	45	42.....	51	54.....	59
4....	261	14....	86	17.....	41	30.....	45	43.....	52	55.....	60
5....	212	15....	81	18.....	41	31.....	45	44.....	52	56.....	61
6....	179	16....	77	19.....	41	32.....	46	45.....	53	57.....	61
7....	156	17....	74	20.....	42	33.....	46	46.....	54	58.....	62
8....	138	18....	71	21.....	42	34.....	47	47.....	54	59.....	62
9....	125	19....	68	22.....	42	35.....	47	48.....	55	60.....	63
10....	114	20....	65	23.....	43	36.....	48	49.....	56	61.....	63
11....	105	25....	56	24.....	43	37.....	48	50.....	57	62.....	64
				25.....	43	38.....	49	51.....	57	63.....	64
				26.....	43	39.....	49	52.....	58	64 or over	64
				27.....	44	40.....	50	.....	.....	.....	.....

the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive, in accordance with the following table for each $1,000.00 of said net sum.

Instalments payable under Options (2) or (3) which shall not have been paid prior to the death of the payee shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the payee.

If the insured shall not have directed otherwise the beneficiary may, after the death of the insured, by like written notice, and with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the insured the payee may on any interest date receive the amount yet due under Option (1), and may at any time receive the commuted value of the payments yet to be made, computed upon the same basis as Option (2) in the following table, provided that no such commutation will be made under Option (3), except after the death of the payee occurring within the aforesaid twenty years.

APPLICATION.

12. Do you understand and agree that no statements, representations or information made or given by or to the person soliciting or taking this application for a policy, or to any other person shall be binding on the Company, or in any manner affect its rights, unless such statements, representations or information be reduced to writing and contained in this application?

14. It is hereby agreed, on behalf of myself and of any person or persons who may have or claim any interest in any policy that may be issued under this application, as follows: (1.) That the answers and statements contained in Part I, and in Part II, in continuation of and forming a part of this application, shall be a consideration for, and the basis of, the contract of The Bankers Reserve Life Company under any policy issued under this application; and the said answers and statements printed and written therein by whomsoever made, are represented to be full, complete, and true, and this agreement, together with this application, are hereby made part of any policy that may be issued hereon. (2.) That in any distribution of surplus, profits, or apportionment of dividend, the principles and methods which may be adopted by the Company for such distribution or apportionment, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted. (3.) That the whole or any part of the risk herein proposed may be reinsured. (4.) That the applicant further promises and agrees not to use alcoholic or malt liquors to excess, or habitually use opium, hydrate of chloral, or other narcotics (tobacco excepted), for one year from date of policy. (5.) That under no circumstances shall the insurance hereby applied for be in force until payment in cash of the First Premium, while the applicant is in good health, and delivery of the policy to the applicant in person, during his lifetime and while in good health. (6.) That no recovery shall be had against this Company if the applicant suicides within one year from date of policy. (7.) That I will promptly submit to a regular medical examination by an authorized examining physician appointed by the said Company.

MEDICAL EXAMINER'S FORM.

I represent, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, each of the above answers to be full, complete and true, and that I am temperate, and to the best of my knowledge and belief in sound physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself or of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

In the event of the failure so to appoint, the Beneficiary or Beneficiaries if of lawful age may make such appointment, subordinate to the power or powers of the insured. This appointment shall be subject to change by the person or persons appointing, in the manner hereinbefore stated.

LOANS.—After two full annual premiums have been paid hereon and on a proper assignment of this policy, upon its prescribed form the Company will, within thirty days after the application therefor loan on the sole security of this policy, with interest at five per cent per annum, the whole or any part of the cash value of the policy and of all paid-up additions thereto, at the end of the policy year during which application for the loan is made, provided that from such loan the Company will deduct any existing indebtedness on account of or secured by the policy and any unpaid portion of the premium for the current policy year. Failure to repay any such loan, or to pay interest thereon, shall not avoid the policy unless the total indebtedness thereon shall equal or exceed the loan value at the time of such failure, nor until thirty-one days after notice has been mailed by the Company to the last known address of the insured and of the assignee of record at the Home Office of the Company, if any.

TRAVEL OR RESIDENCE.—This policy is free from any restriction as to travel or residence.

RISKS NOT ASSUMED.—The insured shall not, within one year after the date of this policy, without the consent of the Company in writing, engage as an occupation, in blasting, mining, submarine labor, the manufacture, handling or transportation of inflammable or explosive substances, in service upon any railroad or any steamboat or other vessel, or make aeronautic ascensions, or engage in military or naval service of any kind in time of war.

ERROR IN AGE.—If the age of the insured has been misstated in the application for this policy, the amount payable shall be such as the premium would have purchased at the correct age.

NON-FORFEITURE BENEFITS.

PAYMENT OF PREMIUMS FROM DIVIDEND ACCUMULATIONS.—If any premium on this policy is not paid at the expiration of the days of grace, the Company will keep the policy in force by applying the dividend accumulations to the payment due on the policy, if such accumulations are sufficient to make said payment in full.

OPTIONS IN CASE OF DEFAULT.—Upon default in the payment of any premium, after two full annual premiums have been paid hereon, this policy will be binding upon the Company as participating paid-up insurance of a reduced amount, payable at the same time and on the same conditions as in the original contract; but at any time within thirty days from the date of such default, the insured may elect in lieu of such paid-up insurance, by a writing filed with the Company at its Home Office, to have the insurance continued in force as participating extended term insurance, from the due date of the premium in default, for its original amount and any outstanding paid-up additions, less any indebtedness hereon or secured hereby, but without the right to loans, or may surrender the policy and, with the written assent of the person to whom it is made payable, receive in cash its value at the time of default, within thirty days of the application therefor.

The values stated in the accompanying table are for even years and apply to this policy, except that if there are outstanding paid-up additions to the policy, the values will be increased in consequence, but if there is any indebtedness to the Company on account of or secured by this policy, the said values will be diminished. If the default occurs after a fractional part of the current year's premium has been paid, the values will be proportionately adjusted

After all premiums have been paid on this policy, or if this policy becomes paid up for a reduced amount by operation of law, or if extended term insurance is taken hereunder, the insurance will have a cash surrender value which will be its legal net value available within thirty days of the application therefor on legal surrender of the policy.

REINSTATEMENT.—This policy may be reinstated at any time after the date of default in the payment of any premium (unless the cash value has been paid, or the extension period has expired), upon the production of evidence of insurability satisfactory to the Company, and the payment of all overdue premiums, and the payment or reinstatement of any other indebtedness to the Company on account of or secured by said policy, with interest at the rate of six per cent. per annum.

At End of the	Paid-Up Insurance. (Participating).	or Cash Value, (Loan Values are the same as Cash Values.)	or Extended Term Insurance, (Participating).	
			Years.	Days.
2d Year	$706	$307 20	3	188
3d "	1,263	559 50	6	155
4th "	1,817	819 60	9	123
5th "	2,368	1,087 70	12	26
6th "	2,915	1,364 00	14	183
7th "	3,458	1,648 90	16	218
8th "	3,999	1,942 70	18	141
9th "	4,536	2,245 60	19	332
10th "	5,069	2,557 80	21	80
11th "	5,566	2,862 40	22	92
12th "	6,060	3,176 80	23	63
13th "	6,553	3,501 60	24	7
14th "	7,044	3,837 00	24	306
15th "	7,535	4,183 30	25	248
16th "	8,025	4,541 10	26	219
17th "	8,515	4,910 70	27	245
18th "	9,007	5,293 10	29	8
19th "	9,502	5,688 90	31	24
20th "	10,000	6,099 20	.....	.....
21st "	.....	6,211 80	.....	.....
25th "	.....	6,667 20	.....	.....
30th "	.....	7,232 40	.....	.....
35th "	.....	7,787 30	.....	.....

The values in the above table are based upon the American Experience Table of Mortality, with interest at the rate of three per cent. per annum. No deduction has been made from the reserve in computing the values for the tenth and subsequent years, nor will any deduction be made in computing the values for years not shown in the table. The Paid-up Value, or Extended Insurance Value, at the end of any policy year, is the mathematical equivalent of the Cash Value. The amount deducted from the reserves in computing these values is in no case more than two and one-half per cent. of the amount insured, and none of such values is less than that fixed by the laws of Massachusetts.

Loan Values are available at any time after two full years' premiums have been paid.

INSTALMENT OPTIONS.

INSTALMENT AGREEMENT.—The Insured, with the power of revocation, shall have the right to elect that the payment of this Policy when due shall be in instalments rather than in one sum. Each instalment after the first will be increased by such share of surplus

interest as may be allotted thereto by the Directors. The Compar will, on the surrender of this Policy when due, give in exchange a agreement to pay in accordance with the way elected by the Insure under either Option A or Option B hereinafter stated. Said agre ment, when issued by the Company, shall be in conformity wi the terms of the Option elected and with such of the provisions fo lowing, as may be applicable at the time of its execution. Provide the Insured shall not otherwise have directed, the Beneficiary Beneficiaries, when this Policy becomes payable, shall have th right of election.

It is expressly agreed and understood that any election, revoca tion or appointment made by the Insured, to be valid, must be i writing, duly executed and acknowledged in form satisfactory the Company, and this Policy returned to the Home Office of th Company for appropriate endorsement.

OPTION A.—At the death of the Insured or at the maturity this Policy, to have the whole, or any part not less than $1,000 the proceeds of this Policy, including any dividend additions the in force, paid in a specified number of annual instalments, as pe table below, which shall apply pro rata per $1,000 for the amoun so paid, the first instalment being payable upon the issue of th agreement.

The number of instalments under this option may be change at any time by the Insured. Unpaid instalments will be commute on the basis of three per cent. compound interest and paid in on sum at any time when an instalment is due, upon the written reques of the Beneficiary or Beneficiaries, if of lawful age, provided th insured shall not otherwise have directed in writing.

TABLE OF INSTALMENTS CERTAIN. VALUE OF $1,000.

LIMITED INSTALMENTS.

If in 10 instalments.....$113.82 Annuall
If in 15 Instalments..... 81.33 Annuall
If in 20 Instalments..... 65.26 Annuall

OPTION B.—At the death of the Insured, or at the maturit of this Policy, to have the whole, or any part not less than $1,00 of the proceeds of this Policy, including any dividend additions the in force, paid in annual instalments, continuous during the lifetim of any Beneficiary, of an amount corresponding to that stated i the table below for the age of the Beneficiary or Beneficiaries, a the date of death of the Insured, which table shall apply pro rat per $1,000 for the amount to be so paid, the first instalment bein payable upon the issue of the agreement. If there be more than on Beneficiary, the amount to be so paid shall be considered as divide into equal parts and the amount of each Beneficiary's annual instal ment shall be determined pro rata for the age attained.

TABLE OF CONTINUOUS INSTALMENTS. VALUE OF $100

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
1	$36 97	9	$38 49	17	$40 94	25	$43 16	33	$46 27	41	$50 55	49	$55 89	57	$61 17	65	$64
2	37 16	10	39 52	18	41 18	26	43 49	34	46 74	42	51 17	50	56 60	58	61 72	66	64
3	37 35	11	39 70	19	41 43	27	43 84	35	47 23	43	51 80	51	57 29	59	62 24	67	64
4	37 54	12	39 89	20	41 69	28	44 20	36	47 73	44	52 46	52	57 98	60	62 71	68	64
5	37 73	13	40 08	21	41 96	29	44 59	37	48 26	45	53 12	53	58 66	61	63 15	69	65
6	37 92	14	40 28	22	42 24	30	44 98	38	48 80	46	53 80	54	59 33	62	63 54	70	65 1
7	38 11	15	40 49	23	42 53	31	45 39	39	49 36	47	54 50	55	59 97	63	63 89	..	....
8	38 30	16	40 71	24	42 84	32	45 82	40	49 95	48	55 19	56	60 58	64	64 19	..	....

Age 71 and over same as age 70.

GENERAL PROVISIONS TO GOVERN AND TO BE INCORPORATED IN AGREEMENT AS MAY BE APPLICABLE.

CONTINGENT BENEFICIARY.—1st. That any contingent Beneficiary or Beneficiaries shall, upon satisfactory proof of the death of the last surviving Beneficiary, succeed to all the rights and privileges possessed by said Beneficiary at the time of such death, except that under Option B the rights of any contingent Beneficiary shall be limited to such of the first twenty instalments, if any, as remain unpaid at the death of the last surviving Beneficiary.

SURVIVING BENEFICIARY.—2nd. That if there be more than one Beneficiary, the rights of any deceased Beneficiary shall pass to the surviving Beneficiary or Beneficiaries upon satisfactory proof of such decease, except that under Option B the rights of the surviving Beneficiary or Beneficiaries shall be limited to such of the first twenty (20) instalments, if any, as remain unpaid at the death of such Beneficiary.

COMMUTATION OF INSTALMENTS.—3rd. That at the death of the last surviving Beneficiary, if there be no contingent Beneficiary then living, or at the death of the last surviving contingent Beneficiary occurring subsequently thereto, any of the stipulated instalments under Option A, or any of the first twenty instalments under Option B then remaining unpaid, will be commuted upon the basis of three per cent. compound interest and paid to the executors, administrators or assigns of such last surviving Beneficiary or contingent Beneficiary.

The assured is hereby notified that by virtue of this policy he is a member of the BERKSHIRE LIFE INSURANCE COMPANY, and is entitled to vote either in person or by proxy at any and all meetings of said Company. The annual meetings are held at its home office on the 20th day of January in each year at 2 o'clock p. m., or on the 21st day of January, in case the 20th should be Sunday.

APPLICATION.

This application, made to the BERKSHIRE LIFE INSURANCE COMPANY, of Pittsfield, Massachusetts, is the basis and a part of the proposed contract for insurance.

I agree that the insurance hereby applied for shall not be in force until the acceptance and approval of this application by the Company at its Home Office, the delivery of the policy to me or my agent, and the payment of the first premium as required therein during the condition of my health described and certified to in this application; and that upon such delivery said policy shall be taken and accepted as having become effective upon the date stipulated in the policy as the date on which the insurance begins.

MEDICAL EXAMINER'S FORM.

I hereby declare, on behalf of myself and of any person who shall have or claim any interest in any policy issued upon this application, that, to the best of my knowledge and belief, each of the foregoing answers in Parts I and II of this application is full, complete, and true, and that I am in sound physical condition, and a proper subject for life insurance.

20 PREMIUMS LIFE QUINQUENNIAL DIVIDEND POLICY.

THE CANADA LIFE ASSURANCE COMPANY

HEAD OFFICE, TORONTO, CANADA.

Paid Up Capital, One Million Dollars.

No. 99999. AGE

AMOUNT $10,000. PREMIUM $381.

The Canada Life Assurance Company, in compliance wi a written application which is made the basis of this contra assures the life of *John Smith*, of *Chicago, Illinois, Merchant* (t assured) under this policy of assurance, the particulars of whi are as follows:—

1. PLAN OF ASSURANCE.—Life, Limited Premiums.
2. SUM ASSURED.—(*$10,000.00*) *Ten Thousand* Dollars.
3. PREMIUM.—*$381.50* payable in advance, every *twelve* mont from the *1st* day of *March, 1913*, during the life of the assure until premiums for *twenty* full years shall have been paid.
4. SUM ASSURED PAYABLE.—Upon receipt of due proof of t death of the assured.
5. DIVIDENDS.—Payable quinquennially in accordance with t provisions on the third page.
6. BENEFICIARY.—

This assurance is subject to the privileges, provisions a options hereon endorsed, which form a part of this contract fully as if the same were stated over the seal and signatur hereto attached.

Signed and Sealed at Toronto, Canada, this *1st day March, 1913.*

GEO. A. COX, *President.*

C. R. ACRES, *Secretary.*

PRIVILEGES.

1. NO RESTRICTIONS.—No restrictions are placed upon the a sured as to residence, travel or occupation.
2. GRACE.—Thirty-one days of grace are allowed for the pa ment of every premium after the first.
3. INDISPUTABILITY.—After being in force one full year th policy shall, subject to the payment of premiums, be indisputab
4. PAYABLE IN GOLD.—The sum assured shall be payable gold coin of the present legal standard of weight and fineness. T premiums may be paid either in such gold coin, or its equivale in currency of Canada or the United States, at the market valu
5. SURRENDER VALUES.—After premiums for three full yea have been paid the assured may (at any time within sixty da after the due date of a premium payment) upon legal surrender this contract (a) receive the surrender value in cash, (b) obtain non-participating paid-up insurance, or (c) obtain a non-participa ing extended term insurance. These values are stated in the tab on page 3 hereof. If non-participating extended term insurance taken, and if there be any indebtedness outstanding, the amount such term insurance and the period for which it will run shall determined as in Privilege 8. These options are to be construe agreeably to the automatic insurance privilege hereinafter provide
6. LOANS.—At any time after premiums for three full yea have been paid the Company will lend upon the sole security of th policy (in the absence of statutory restrictions and on execution a proper loan agreement and delivery of this policy to the Com pany) up to the loan value specified in the table on page 3 hereo at a rate of interest which may be but shall not exceed 5½ per ce

er annum payable in advance to the end of the current policy year. The interest upon any such indebtedness, if not paid when due, shall be compounded yearly, and if the accumulated indebtedness on this policy exceed the entire cash surrender value hereof all liability of the Company under this policy shall thereupon terminate (subject, however, to the right of the assured to have the policy reinstated as provided for in Privilege 10 hereof) but such termination shall not take effect until at least one month after the Company has mailed notice as to such termination to the last known address of the assured and assignee, if any.

7. AUTOMATIC PREMIUM LOAN.—If in the application for this policy the assured shall have so requested, this policy shall not, after premiums for three full years have been paid, lapse or become forfeited by reason only of the non-payment of the premium within the days of grace allowed herein, provided the cash surrender value of the policy and of any dividend additions thereon (less any indebtedness on the policy) is equal to or greater than the premium then due and unpaid. In such event the Company will without further request treat the premium then due as paid and the amount of such premium (with interest as hereinafter provided) shall become a first lien upon the policy in the Company's favor in priority to the claims of any assignee or of any other person.

If the net available cash surrender value be less than the premium that is due, the Company will without further request continue this insurance in force until such value is exhausted (that is, for a period which bears the same ratio to the full premium period then ensuing as such net value bears to the full premium then due) and if prior to the expiration of such reduced period the last due premium be not paid in full, all liability of the Company on this policy shall thereupon terminate, subject to the right of the assured to have the policy reinstated as provided for in Privilege 10 hereof.

The rate of interest chargeable under these automatic loans may be but shall not exceed 5½ per cent per annum together with an expense fee of 1 per cent per annum upon the loan. The said interest and expense fee shall be payable annually on January 1st and if not then paid shall bear interest at 5½ per cent per annum, compounded yearly.

If requested by the assured in writing while this policy is in force the Company will cancel the further operation of this automatic loan privilege and thereafter the extended insurance privilege (No. 8) will become available automatically in lieu of this privilege, and the extended insurance shall be subject to any existing indebtedness under this privilege or otherwise.

8. EXTENDED INSURANCE.—This policy, after premiums for three full years have been paid, shall not lapse or become forfeited by reason only of non-payment of premium; but in such event the insurance shall continue in force for the time and amount in this privilege mentioned (provided there be no indebtedness thereon) as a non-participating extended term insurance for the sum assured, to run from the due date of the premium in default and to continue in force for the period stated in the table on page 3 hereof with adjustment for intermediate periods on the same basis, in the case of default of a half-yearly or quarterly premium). If there be any indebtedness on this policy, the amount of such term insurance shall be the face amount of this policy less the amount of the indebtedness, and the period for which the said term insurance will run shall be that for which the cash surrender value of the policy less such indebtedness will carry such amount at single premium term rates, based on the American Experience Table with interest at 3 per cent, which shall also be the basis for the calculation of the extended insurance value after the expiration of the period covered by the table hereon. Provided that such extended insurance may be surrendered to the Company at its Head Office within one month from the date of default in payment of premium for a cash value at least equal to the sum which would otherwise be available for the purpose of such extended insurance, and provided also that the original policy contract may be reinstated as provided for in Privilege 10 hereof. Any dividend additions shall be added to the

amount of extended insurance provided above and the cash value such aditions shall increase the period for which such insurance w be continued. This privilege is only to become operative when t assured has not made a request (either before or after the poli contract is made) for the automatic premium loan privilege, where, if such request has been made, the same has been cancelle

9. BENEFICIARY.—The assured may appoint a beneficiary beneficiaries, or may change the beneficiary or beneficiaries alread appointed, or declare that this policy shall be for the benefit himself or his estate at any time during the continuance of th policy, by written notice to the Company at its Head Office, accom panied by this policy, provided this policy has not then been a signed and notice thereof given to the Company, and provided the is no absolute beneficiary then living. The assured may at an time, by written notice to the Company, accompanied by this polic declare the beneficiary then named to be the absolute beneficia under this policy. Such an appointment of beneficiary, change beneficiary, or declaration, shall not take effect until endorsed o this policy by the Company at its Head Office. During the lifetim of the absolute beneficiary the right to change the beneficiary wi not exist in the assured.

Provided always that if the assured be domiciled in Canad and if the sum assured be (under the policy or any declaration for the benefit of such of the relatives of assured as by the la of such domicile to be free from the claim of creditors, then th privilege shall not apply or have any effect.

In the event of this policy becoming a claim before the ap pointment of any beneficiary the sum assured hereunder shall b payable to the assured's executors, administrators or assigns. I any beneficiary die before the assured the interests of such bene ficiary shall vest in the assured.

10. REINSTATEMENT.—If this policy becomes terminated as result of the exercise of Privileges 6 or 7, or by Provision 3, th assured shall have the right to have the policy reinstated withi three years thereafter by furnishing satisfactory evidence of in surability and upon payment of overdue premiums and all othe indebtedness to the Company with interest thereon at 5½ per cen per annum, compounded yearly. If in accordance with Privilege this insurance be continued in force as non-participating extende term insurance, the original policy contract may be reinstated o like terms.

PROVISIONS.

1. The due date of a premium shall be that stipulated on th face hereof.

2. No agent has authority to put this policy in force by deliv- ery thereof without the payment of the premium and the deliver of the proper receipt therefor. If it goes into the possession of an interested party without such payment or receipt it is only fo examination, and it is not thereby put in force. A receipt for pay- ment shall be valid or binding upon the Company only when issued from the Head Office in Toronto, upon the Company's printed form and signed by the President or Vice-President or General Manage and Secretary. Premiums are payable at the Head Office, but, fo the convenience of the assured, they may, when not overdue, be paid to an agent of the Company in exchange for the official re- ceipt, signed as above stated, and countersigned by the agent.

3. If any premium, due prior to the time when the automatic insurance privilege commences to operate, be not paid within the thirty-one days of grace, this contract shall ipso facto become void, but it may be reinstated as provided for in Privilege 10 hereof.

4. Self-destruction (whether the assured be sane or insane) during the first policy year is a risk not assumed by the Company under this contract.

5. The age of the assured will be admitted at any time before the maturity of this policy upon satisfactory evidence of such age being furnished to the Company at its Head Office, but if not so admitted and if the age has been mis-stated the amount payable hereunder shall be such as the premium would have purchased at the correct age.

6. This policy and the application therefor contain the entire contract between the parties hereto, and all statements made by the assured shall in the absence of fraud be deemed representations and not warranties. Provided that where the laws of the country of domicile of the assured at the issue of the policy so require, no such statement shall avoid the policy unless it be contained in the written application therefor and a copy of the same be endorsed on or attached to the policy when issued. This contract cannot be varied except in writing hereon signed by one of the following Executive Officers of the Head Office of the Company in Toronto, namely, the President, Vice-President, General Manager, Secretary or Actuary. Any such variation shall not contravene the law of the domicile of the assured.

7. An assignment of this policy shall not be binding upon the Company unless in writing and filed at its Head Office in Toronto, Canada. The Company by filing an assignment assumes no responsibility for the validity or effect thereof.

8. In the event of this policy becoming a claim, the title of the person claiming the money shall be duly proven before payment and this contract delivered to the Company with a valid discharge therefor. Any loan or indebtedness to the Company on the policy, and the unpaid balance (if any) of the current year's premium will be deducted from the sum payable under the policy at settlement.

OPTIONS.

DIVIDEND OPTIONS.—This policy shall participate in the distribution of surplus of the Company at the end of the fifth policy year and quinquennially thereafter. In the event of the death of the assured during any quinquennial period, after the policy has been one full year in force, an interim dividend as declared by the directors shall be paid. If no part of the current year's premium remains unpaid, the assured may elect to apply his quinquennial dividends either (a) by purchasing a paid-up addition to the policy, (b) by payment in cash, (c) by reduction of premiums for the ensuing five years, (d) by reduction of each future premium, or (e) by allowing the dividends to remain with the Company and accumulate to the credit of the policy with interest (annually) at not less than 3 per cent per annum, and payable at maturity of the policy, but withdrawable on demand at the end of any policy year. If no other option is selected by the assured, the dividend shall be paid in cash.

If the assured shall have selected Option (e), the Company will pay the sum assured hereunder as an endowment whenever the reserve on the policy, based upon the American Experience Table of Mortality with interest at three per cent, together with such accumulated dividends, shall amount to the sum assured; or such accumulated dividends may, if the assured so directs, be applied at any premium due date as an annuity (computed by the Company) towards cancellation of future premiums; or the declared accumulated dividends under Option (e) shall be available in or towards payment of premiums under the automatic loan privilege (if uncancelled). No interest will be allowed if any dividend be withdrawn within one year of its declaration.

If Option (e) has not been previously selected, any of the first four options may be chosen at the time of any quinquennial distribution, except that to change from Option (b), (c) or (d) to (a) the consent of the Company shall be required.

OPTIONS AT MATURITY.—The assured, by written notice to the Company at its Head Office, and with written consent of the assignee and absolute beneficiary, if any, may elect to have the net sum payable under this policy upon the death of the assured paid either in cash or as follows:

Option 1. By the payment of interest thereon at 3 per cent per annum, payable annually, to the beneficiary under this policy during the life of the beneficiary and by the payment upon the death of the beneficiary of the said net sum and accrued interest to the executors, administrators or assigns of the beneficiary, unless otherwise directed in said notice.

Option 2. By the payment of equal annual instalments for specified number of years (the first instalment being payable in mediately) in accordance with the following table for each $1,0 of said net insurance.

Option 3. By the payment immediately of a certain sum cash, and equal annual instalments for a specified number of yea (the first instalment being payable at the end of one year) accordance with the following table, for each $1,000 of said n insurance.

Option 4. By the payment immediately of a certain sum cash, and equal monthly instalments for a specified number months (the first instalment being payable at the end of one month in accordance with the following table which is based on $1,000 net insurance.

Option 5. By the payment of equal annual instalments (th first instalment being payable immediately) for a fixed period twenty years and for so many years longer as the beneficiary sha survive, in accordance with the following table, which is based o $1,000 of net insurance.

Guaranteed instalments payable under Options (2), (3), (4 or (5) which shall not have been paid prior to the death of th beneficiary shall be paid, unless otherwise directed in said notic to the executors, administrators or assigns of the beneficiary.

If the assured shall not have directed otherwise the beneficiar may, after the death of the assured, by like written notice an with the written consent of the assignee (if any) select any one o the above options.

Unless otherwise specified by the assured, the beneficiary ma on any interest date receive the amount yet due under Option (1 and may at any time when a payment is due receive the commute value of the guaranteed payments yet to be made under Option (2), (3) or (4) computed upon an interest basis of three per cen but under Option (5), commutation (on such basis) will only b made in the event of the death of the beneficiary occurring withi the period of twenty years.

TABLES REFERRED TO ABOVE.

OPTION 2		OPTION 3			OPTION 4		
		Payment in Cash at Death of Assured	Annual Instalments thereafter		Payment in Cash at Death of Assured	Monthly Instalments thereafter	
No. of Annual Instalments	Amount of each Instalment		No. of Instalments	Amt of each Instalment		No. of Instalments	Amt of ea Instalme
5	$212	$198	5	$175	$164	60	$15
10	113	146	10	100	169	120	8
15	81	104	15	75	128	180	6
20	65	107	20	60	95	240	5

OPTION 5

Age of Beneficiary at Death of Assured	Amount of each Instalment	Age of Beneficiary at Death of Assured	Amount of each Instalment	Age of Beneficiary at Death of Assured	Amount of each Instalme
14 or under	$39	37, 38	$48	51, 52	$57
15 to 18	40	39	49	53	58
19 to 21	41	40, 41	50	54, 55	59
22 to 24	42	42, 43	51	56, 57	60
25 to 27	43	44	52	58, 59	61
28 or 29	44	45, 46	53	60, 61	62
30 to 32	45	47	54	62 to 64	63
33 or 34	46	48, 49	55	65 or over	64
35, 36	47	50	56		

If the net sum to which a beneficiary is entitled under thi policy be less than One Thousand Dollars it shall be paid in one sum and not converted into instalments, and option (4) shall only b available when the amount of the monthly instalment is not les than Twenty Dollars.

Option (5) shall not be available (without the permission of the Company) if there be more than one beneficiary living.

If settlement of this policy be made in accordance with any of the above Options at Maturity, the amount of the payments under Options (1), (2), (3) or (4) or of the instalments certain under Option (5) will be increased after one full year, by such annual dividends as may be declared by the Directors.

TABLE OF LOAN AND SURRENDER VALUES.

(See Privileges Nos. 5, 6 and 8).

Assuming that the policy is free from indebtedness and statutory restrictions, and that the premium for the current policy year has been paid.

The table below is on the basis of $1,000, and the figures given for age 35 apply to this policy. As this contract is for $10,000 the values will be ten times those stated below.

The term for which extended insurance will be granted remains the same without regard to the amount of the policy.

AGE 30					AGE 31					AGE 32					AGE 33				
Policy Year	Cash or Loan Val.	Paid-up Insurance	Extended Insurance		Policy Year	Cash or Loan Val.	Paid-up Insurance	Extended Insurance		Policy Year	Cash or Loan Val.	Paid-up Insurance	Extended Insurance		Policy Year	Cash or Loan Val.	Paid-up Insurance	Extended Insurance	
			Yrs.	Ms.				Yrs.	Ms.				Yrs.	Ms.				Yrs.	Ms.
3	$ 48	$150	5	11	3	$ 49	$150	6	0	3	$ 50	$150	6	1	3	$ 51	$150	6	1
4	72	200	9	0	4	74	200	9	1	4	76	200	9	3	4	79	200	9	3
5	98	250	12	4	5	100	250	12	3	5	102	250	12	2	5	105	250	12	1
6	123	300	15	1	6	126	300	15	0	6	129	300	14	10	6	131	300	14	8
7	148	350	17	5	7	152	350	17	2	7	155	350	16	11	7	158	350	16	8
8	175	400	19	6	8	179	400	19	2	8	183	400	18	10	8	187	400	18	5
9	202	450	21	3	9	206	450	20	10	9	211	450	20	5	9	215	450	20	0
10	231	500	22	9	10	236	500	22	3	10	241	500	21	9	10	245	500	21	3
11	261	550	24	1	11	266	550	23	6	11	271	550	22	11	11	277	550	22	4
12	291	600	25	3	12	297	600	24	8	12	303	600	24	1	12	309	600	23	5
13	323	650	26	4	13	329	650	25	8	13	336	650	25	0	13	342	650	24	4
14	355	700	27	4	14	362	700	26	8	14	370	700	25	11	14	377	700	25	3
15	389	750	28	5	15	397	750	27	8	15	404	750	26	11	15	412	750	26	2
16	424	800	29	5	16	432	800	28	8	16	440	800	27	11	16	449	800	27	2
17	460	850	30	8	17	469	850	29	10	17	478	850	29	1	17	487	850	28	3
18	497	900	32	2	18	507	900	31	4	18	516	900	30	6	18	526	900	29	8
19	536	950	34	4	19	546	950	33	6	19	556	950	32	8	19	566	950	31	9
20	575	Pol. Paid up			20	586	Pol. Paid up			20	597	Pol. Paid up			20	608	Pol. Paid up		

AGE 34					AGE 35					AGE 36					AGE 37				
Policy Year	Cash or Loan Val.	Paid-up Insurance	Extended Insurance		Policy Year	Cash or Loan Val.	Paid-up Insurance	Extended Insurance		Policy Year	Cash or Loan Val.	Paid-up Insurance	Extended Insurance		Policy Year	Cash or Loan Val.	Paid-up Insurance	Extended Insurance	
			Yrs.	Ms.				Yrs.	Ms.				Yrs.	Ms.				Yrs.	Ms.
3	$ 52	$150	6	1	3	$ 53	$150	6	1	3	$ 55	$150	6	1	3	$ 56	$150	6	1
4	79	200	9	2	4	80	200	9	1	4	82	200	9	0	4	85	200	9	0
5	107	250	12	0	5	109	250	11	11	5	111	250	11	9	5	114	250	11	7
6	134	300	14	5	6	136	300	14	1	6	139	300	13	10	6	143	300	13	6
7	162	350	16	4	7	165	350	16	0	7	169	350	15	8	7	172	350	15	3
8	191	400	18	0	8	194	400	17	7	8	198	400	17	2	8	202	400	16	9
9	220	450	19	6	9	224	450	19	0	9	229	450	18	6	9	234	450	18	0
10	251	500	20	9	10	256	500	20	2	10	261	500	19	8	10	267	500	19	1
11	282	550	21	9	11	288	550	21	2	11	294	550	20	7	11	300	550	20	0
12	315	600	22	9	12	322	600	22	1	12	328	600	21	6	12	335	600	20	10
13	349	650	23	8	13	356	650	22	11	13	363	650	22	3	13	370	650	21	7
14	384	700	24	6	14	392	700	23	9	14	399	700	23	0	14	407	700	22	4
15	420	750	25	5	15	428	750	24	7	15	436	750	23	10	15	445	750	23	1
16	457	800	26	5	16	466	800	25	6	16	475	800	24	9	16	484	800	24	0
17	496	850	27	6	17	505	850	26	7	17	514	850	25	9	17	524	850	25	0
18	536	900	28	10	18	545	900	27	11	18	555	900	27	1	18	565	900	26	4
19	578	950	30	11	19	587	950	30	0	19	597	950	29	2	19	608	950	28	4

AGE 38					AGE 39				
Policy Year	Cash or Loan Val.	Paid-up Insurance	Extended Insurance		Policy Year	Cash or Loan Val.	Paid-up Insurance	Extended Insurance	
			Yrs.	Ms.				Yrs.	Ms.
3	$ 58	$150	6	2	3	$ 59	$150	6	1
4	87	200	8	11	4	89	200	8	10
5	116	250	11	5	5	119	250	11	2
6	146	300	13	3	6	149	300	12	11
7	176	350	14	10	7	180	350	14	5
8	207	400	16	3	8	211	400	15	9
9	239	450	17	6	9	244	450	16	11
10	272	500	18	6	10	278	500	17	11
11	306	550	19	4	11	312	550	18	9
12	341	600	20	2	12	348	600	19	6
13	377	650	20	10	13	385	650	20	2
14	415	700	21	7	14	422	700	20	10
15	453	750	22	5	15	461	750	21	8
16	492	800	23	3	16	501	800	22	6
17	533	850	24	2	17	543	850	23	5
18	575	900	25	6	18	585	900	24	8
19	619	950	27	5	19	629	950	26	7
20	664	Pol. Paid up			20	675	Pol. Paid up		

Any dividend additions shall operate to increase the benefits i the above schedule of values.

The values in the above table are based upon the America Experience Table of Mortality with interest at three per cent les an amount not exceeding two and one-half per cent of the sum as sured. The cash value in any year is at least equal to the value o the extended insurance calculated on the basis of the above men tioned table of mortality and rate of interest. After the twentiet year the minimum basis for values shall be the above mentione table of mortality and rate of interest, less an amount not exceed ing one per cent upon the sum assured.

APPLICATION.

I hereby declare and agree that to the best of my knowledg and belief I am at present in good health, not being afflicted wit any disease or disorder, external or internal, and that the answer to the above questions are, and that those to be given to the Com pany's Medical Examiner shall be, full, complete and true; that will accept and pay the first premium on the policy hereby applie for when issued by the Canada Life Assurance Company, subjec to the privileges and conditions contained in said policy; an further that the said policy shall not take effect until the sam shall be issued and delivered by the said Company and the firs premium paid thereon in full, and Head Office receipt therefor b received by me, while my health is in the same condition as de scribed in this application and in my answers to the Company Medical Examiner; and further that the principles and methods no or hereafter followed by the Company in determining and allottin the surplus in connection with participating policies shall be ac cepted by all parties; and further that the Company shall not b liable on the said policy in the event of my death by self-destruc tion (whether I be sane or insane) during the first policy year.

I hereby request that the Company's automatic premium loa privilege shall become operative should that privilege be availabl under the policy hereby applied for.

MEDICAL EXAMINER'S FORM.

The foregoing answers are full, complete and true, and are continuation of and form part of my application for Assurance t and in the Canada Life Assurance Company.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS) LIFE POLICY.

No. 99,999. AGE, 35
AMOUNT, $10,000.00. PREMIUM, $381.40.

THE CAPITOL LIFE INSURANCE COMPANY OF COLORADO

HOME OFFICE DENVER.

By this Policy of Insurance agrees to pay the sum of *Ten Thousand Dollars,* at its Home Office in the City of Denver, IMMEDIATELY upon receipt of due proof of the death of *John Doe,* of *Denver,* County of *Denver,* State of *Colorado,* (the Insured under this Policy,) to *Mary Doe, Wife,* with *the* right of revocation, subject to all the requirements, privileges and provisions stated on the following pages, which are conditions precedent, and are a material part of this contract as fully as if they were recited at length over the signatures hereto affixed.

THIS CONTRACT is made in consideration of the written application of the above named Insured, which is made a part hereof, a copy of which is hereto attached, and the payment in advance to said Company on the delivery of this Policy of *Three Hundred Eighty-one and 40-100* Dollars, being the premium for Term Insurance ending on the *Thirtieth* day of *November,* 1911, and the Legal Reserve required, and the further payment of a like sum annually thereafter upon the *Thirtieth* day of the month of *November* in every year during the life of the said Insured, until the premiums for *Twenty* full years shall have been duly paid to said Company.

After delivery of this Policy to the Insured, it takes effect as of the *Thirtieth* day of *November,* Nineteen Hundred and *Ten.*

In Witness Whereof, the Company has caused this Policy to be executed this *Thirtieth* day of *November,* 1910.

THOS. F. DALY,
President.

Examined by .....

PARTICIPATION.—This Policy shall participate in the surplus of the Company, as herein provided.

DIVIDENDS.—At the end of the third year and annually thereafter as long as this Policy is maintained in full force and effect, the proportion of divisible surplus accumulated hereunder shall be ascertained and distributed, and, at the option of the Insured, shall be either

(a) Paid in cash; or

(b) Applied toward the payment of any premium or premiums; or

(c) Applied to the purchase of Paid-up Additions to the Policy; or

(d) Left to accumulate to the credit of the Policy with interest at 3½ per cent. per annum. Such accumulated dividends may be used for the purpose expressed in the Special Accelerating Maturity Clause, and if not so used, shall be paid at the maturity of the Policy, but in any event may be withdrawn on any anniversary.

Unless the owner of the Policy shall elect otherwise wi three months after the mailing by the Company of a written no requiring the election of one of the four above options, the dends will be applied to the purchase of Paid-up Additions, Op (c), which may be subsequently surrendered for a cash va which shall not be less than the original cash dividend.

Any accumulated dividends, or the Cash Value of any divide on this Policy, according to the American Experience Table of M tality and interest at the rate of three and one-half per cent. annum, shall be added to the reserve used in the calculation of values specified in the Table of Loan and Surrender Values her set forth and shall increase the said values accordingly.

SPECIAL ACCELERATING MATURITY CLAUSE.—When this Polic share of apportioned surplus, together with the reserve value he under, shall equal the cost, according to the American Experie Table of Mortality and three and one-half per cent. interest, paid-up Life Insurance, for the face amount of this Policy at attained age of the Insured, premium payments may be discontin and the Policy endorsed as a fully paid-up participating Policy the face value.

LOANS.—After three full years' premiums have been paid he on, the Company will advance, upon proper assignment of t Policy, and upon the sole security thereof, at a rate of interest greater than six per cent. per annum, a sum not exceeding t amount specified in the Table of Loan Values herein set forth.

The Company will deduct from any loan made hereunder a existing indebtedness on the Policy, any unpaid premium for t current policy year, and interest in advance on the loan to the e of the current policy year.

If the interest on any loan be not paid when due it shall added to the principal of the loan and bear interest at the sa rate, provided the total indebtedness does not exceed the total lo value.

OPTIONS ON SURRENDER.—After three full years' premiums ha been paid hereon, the owner, on surrender of this Policy within o month after any default, may elect, according to the Table of Su render Values herein set forth: (a) to accept the value of t Policy in Cash; or, (b) to receive Non-Participating Paid-up surance, payable at the same time and on the same conditions this Policy; or, (c) to have the Insurance continued in force fr date of default, without participation and without right to loa for its face amount, less any indebtedness to the Company hereo

TABLE OF LOAN AND SURRENDER VALUES.

At End of Year	Cash or Loan Value	Paid-up Insurance	Continued Insurance		At End of Year	Cash or Loan Value	Paid-up Insurance	Contin Insura	
			Yrs.	Mos.				Yrs.	M
3	$ 420	$1080	4	2	12	$2790	$5660	21	
4	650	1620	6	10	13	3100	6380	22	
5	880	2160	9	5	14	3430	6900	23	
6	1130	2700	11	11	15	3770	7410	24	
7	1380	3230	14	1	16	4120	7930	25	
8	1640	3760	16	0	17	4480	8440	26	
9	1910	4290	17	7	18	4860	8960	27	1
10	2190	4820	19	0	19	5250	9470	29	1
11	2490	5340	20	4	20	5660	10000	Paid	u

Failure to repay any loan or the interest thereon, when du shall not avoid this policy until the total indebtedness shall equ or exceed the cash value, nor until thirty-one days after noti shall have been mailed to the last known address of the Insur and to the assignee of record, if any.

The Surrender Values available on this Policy will be the Re-
ve at the date of default, computed according to the American
perience Table of Mortality, and interest at the rate of three
d one-half per cent. per annum, less a Surrender Charge, which
all in no case exceed twenty-five dollars per thousand dollars of
surance. The Cash Surrender Value shall at least equal the value
the Paid-up or Continued Insurance.

The above values apply only if the Policy is free from indebt-
ness. If there be any indebtedness hereon and if Paid-up or
ntinued Insurance be applied for within one month after default,
ch indebtedness will be deducted from the amount of reserve
ed in the calculation of the values above specified and will reduce
d values in the proportion that such indebtedness bears to the
ount of such reserve.

HIS POLICY IS AUTOMATICALLY NON-FORFEITABLE, AS FOLLOWS:

If the owner shall not, within one month from default, sur-
der this Policy to the Company at its Home Office, in accordance
th one of the above provisions, and if any premium due hereon
not paid in accordance with the provisions of this contract, the
ount of the premium, without any action on the part of the In-
red, shall be charged against the Policy as a loan; provided the
an value on the premium due date, after deducting therefrom all
isting loans and other indebtedness with accrued interest, be
ficient to permit of the advance of the premium and interest to
e end of the current policy year. Interest on such loan shall be
arged in advance at a rate not exceeding six per cent. per annum,
d unless paid in advance shall be added to and form part of the
incipal of the loan, so long as the loan value of the Policy will so
rmit. If the loan value, or the balance thereof, shall not be suffi-
nt to permit of the advance of the premium and interest to the
d of the policy year next succeeding the time when the loan is
ade, then it shall be used to continue this Policy in force for such
orter period (even if it be but one day) as the said loan or bal-
ce thereof shall permit. Such loan and interest accumulations,
not paid in cash, shall constitute a first lien against the Policy
til repaid, in priority to the claim of any beneficiary or as-
gnee; and at any time while this Policy is thus maintained in
rce, payment of premiums may be resumed.

TOTAL AND PERMANENT DISABILITY.—After one full year's pre-
mium has been paid, and before default in the payment of a sub-
sequent premium, if the Insured, prior to attaining age sixty, shall
rnish satisfactory proof that he has become wholly disabled by
dily injury or disease, and will be permanently, continuously and
holly prevented thereby for life from pursuing any gainful occu-
ation or occupations, the Company, by endorsement upon this con-
ract, will agree to pay for the Insured, any premiums which shall
hereafter become payable during the continuance of such disabil-
ty; in such case, the premiums so paid shall not be a lien on this
Policy, and the loan and surrender values shall increase in the same
manner as if the premiums were being paid by the Insured. So
long as the Company continues to pay the premiums under this
agreement, it is understood that the Insured shall furnish satisfac-
tory evidence of continued, total and permanent disability when-
ever called upon. If the Insured shall recover so far as to be able
to engage in any gainful occupation, during the premium-paying
period, the Company's obligation to pay premiums shall cease and
the Insured shall re-commence payment of premiums in accordance
with this contract on the first premium due date following such re-
covery.

PREMIUM PAYMENTS.—All premiums are payable in advance
at said Home Office, or to any agent of the Company upon delivery

on or before the due date, of a receipt signed by an Executive Of cer (President, Secretary or Actuary) of the Company, and cou tersigned by said agent. If any premium be not paid when due, if any obligation given for a premium be dishonored or not pa when due, this Policy shall be void, except as provided in the No forfeiture Clause, or under Options on Surrender.

Renewal Premiums may be paid Annually, Semi-annually Quarterly, in advance, in accordance with the Company's Table Rates applicable hereto, and the Insured may change from one another of such modes of payment upon written request therefor the Home Office of the Company.

No person excepting an Executive Officer of the Company, aforesaid, has power to modify this Policy or extend the time paying a premium. Any such modification or extension must be writing, and over the signature of an Executive Officer of the Co pany as aforesaid.

GRACE.—A grace of one month (not less than thirty days without any interest charge therefor, will be granted for the pa ment of every premium after the first, during which time the i surance shall continue in force.

If the age of the Insured has been misstated, the amount pa able hereunder shall be such as the premium paid would have pu chased at the correct age.

INCONTESTABILITY.—This Policy, together with the applicatio therefor, shall constitute the entire contract between the partie and shall be incontestable after one year from its date, except f non-payment of premiums, nor shall any statement made by t Insured avoid this Policy, nor be used in defense of a claim her under, unless such statement is contained in the written applicatio therefor, a copy of which is attached hereto.

All statements made by the Insured shall, in the absence fraud, be deemed representations, and not warranties.

CHANGE OF BENEFICIARY.—When the right of revocation h been reserved, or in case of the death of any beneficiary und either a revocable or irrevocable designation, the Insured, subje to any existing assignment of the Policy, may designate a ne beneficiary with or without reserving right of revocation, by filin written notice thereof at the Home Office of the Company, accom panied by the Policy for suitable endorsement thereon. Such chang shall take effect upon the endorsement of the same on the Policy b the Company. If any beneficiary shall die before the Insured, an if no new beneficiary be substituted, the interest of such beneficiar shall vest in the Insured or in the estate of the Insured.

ASSIGNMENT.—No assignment of this Policy shall be bindin upon the Company until it be filed with the Company at its sa Home Office. The Company assumes no responsibility as to th validity of any assignment.

INDEBTEDNESS.—Any indebtedness to the Company on accou of this contract will be deducted in any settlement hereunder. An unpaid portion of the premium for the policy year current at th date of death shall be considered an indebtedness to the Compan

REINSTATEMENT.—At any time after lapse, if not surrendere for the Cash Value in accordance with Option (a) of the Options o Surrender herein set forth, this Policy, upon evidence satisfactor to the Company of insurability, may be reinstated by payment o arrears of premium and all indebtedness hereon to the Compan existing at the date of default, with interest to the date of rein statement at a rate not exceeding six per cent. per annum.

RIGHTS OF THE INSURED.—This policy is issued upon the expre understanding that the Insured may, without the consent of th beneficiary, receive every benefit, exercise every right, and enjo every privilege conferred upon the Insured by this Policy.

In case of the death of the Insured by his own hand while sane r insane, during the first policy year, the total liability of the Company under this Policy shall be limited to the surrender of the Premium paid.

OPTIONS AT MATURITY.—The insured, by written notice to the Company at its Home Office, and with the written consent of the Assignee, if any, may elect to have the net sum payable under this Policy paid either in cash or as follows:

1. By the payment of interest thereon at three per cent. per annum, payable annually to the payee at the end of each year during the life of the payee; and, by the payment upon the death of the payee, of the said net sum and accrued interest to the payee's Executors, administrators, or assigns, unless otherwise directed in said notice.

2. LIMITED INSTALLMENT OPTION.—By the payment of equal annual installments for a specified number of years, the first installment being payable immediately, in accordance with the following Table for each One Thousand Dollars of said net sum:

Number of Installments.....	25	20	19	18	17	16	15	14	13	12
Amount of each Installment	$56	*$65	$67	$70	$73	$77	$81	$85	$91	$97
Number of Installments.....	11	10	9	8	7	6	5	4	3	2
Amount of each Installment	$104	$113	$124	$138	$155	$179	$211	$261	$343	$507

*ILLUSTRATION.—The amount of each Installment will be $65 r each $1000 of proceeds if payment is to be made by 20 installments.

3. CONTINUOUS INSTALLMENT OPTION.—By the payment of equal annual installments payable at the beginning of each year for a xed period of twenty years, *and for so many years longer as the ayee shall survive*, the first installment being payable immediately, accordance with the following Table for each One Thousand Dollars of said net sum:

Age of Payee when Policy becomes payable.....	15	16	17	18	19	20	21	22	23	24
Amount of each Installment	$40	$40	$40	$41	$41	$41	$41	$42	$42	$42
Age of Payee when Policy becomes payable.....	25	26	27	28	29	30	31	32	33	34
Amount of each Installment	$43	$43	$43	$44	$44	*$44	$45	$45	$46	$46
Age of Payee when Policy becomes payable.....	35	36	37	38	39	40	41	42	43	44
Amount of each Installment	$47	$47	$48	$48	$49	$49	$50	$51	$51	$52
Age of Payee when Policy becomes payable.....	45	46	47	48	49	50	51	52	53	54
Amount of each Installment	$53	$53	$54	$55	$55	$56	$57	$57	$58	$59

Age of Payee when Policy becomes payable.....	55	56	57	58	59	60	61	62	63
Amount of each Installment	$59	$60	$61	$61	$62	$62	$63	$63	$63

*ILLUSTRATION.—The amount of each installment will be for each $1000 of proceeds, if the Payee should be 30 years of last birthday, when the Policy becomes payable.

(Payment by Continuous Installments cannot be selected there be more than one Payee.)

Any installments payable under Options 2 or 3, which shall have been paid prior to the death of the payee, shall be paid to payee's executors, administrators or assigns, unless otherwise rected in said notice.

Unless otherwise specified by the insured, the payee may, any interest date, receive the amount yet due under Option 1, a may at any time receive the commuted value of payments yet to made under Option 2, computed upon the same basis as Option but no such commutation will be made under Option 3, except af the death of the payee occurring within the aforesaid twenty yea

If the insured shall not have directed otherwise, the beneficia may, after the death of the insured, by like notice, and with t consent of the assignee, if any, select either of the above option

The insured having changed the mode of payment, may sub quently change the mode of payment or entirely revoke su change, thereby making the proceeds of this policy again payable one sum. No change of mode of payment, or revocation of a change, shall take effect until endorsed on this policy by the Co pany at the Home Office.

ADDITIONAL SETTLEMENT OPTION, MONTHLY INCOME.—The sured or the beneficiary after the Insured's death, in case the sured shall have made no election, may by written notice to Company at its Home Office elect to have the net sum payable up the death of the Insured, paid in equal monthly installments for fixed period of twenty years (that is 240 monthly payments gua anteed) and for so many years longer as the beneficiary shall su vive, in accordance with the following table for each $5,000.

TABLE OF MONTHLY INCOME FOR EACH $5,000.

Age of Beneficiary at Death of Assured	Monthly Income for Each $5,000	Age of Beneficiary at Death of Assured	Monthly Income for Each $5,000	Age of Beneficiary at Death of Assured	Monthly Income for Each $5,000	Age of Beneficiary at Death of Assured	Monthly Income for Each $5,000	Age of Beneficiary at Death of Assured	Monthly Income for Each $5,000
10	$16 75	22	$17 95	34	$19 90	46	$23 00	58	$26 2
11	16 80	23	18 10	35	20 15	47	23 30	59	26 5
12	16 90	24	18 25	36	20 35	48	23 60	60	26 7
13	17 00	25	18 40	37	20 55	49	23 90	61	26 9
14	17 10	26	18 55	38	20 80	50	24 20	62	27 1
15	17 20	27	18 70	39	21 05	51	24 45	63	27 3
16	17 25	28	18 85	40	21 35	52	24 70	64	27 4
17	17 35	29	19 05	41	21 60	53	24 95	65	27 5
18	17 45	30	19 20	42	21 85	54	25 20	66	27 5
19	17 60	31	19 35	43	22 10	55	25 45	67	27 6
20	17 75	32	19 50	44	22 40	56	25 75	68	27 6
21	17 85	33	19 70	45	22 70	57	26 00	69	27 7

APPLICATION.

I hereby represent: 1st. That all the statements and answers this application are true, full and complete; that this application d warranty shall, with the policy herein applied for, and the rivileges and Conditions contained therein, be the sole basis of the ntract between me and the Company, and shall be binding on all arties in interest under such policy; and that no information or atement, unless contained in this application, made, given, re-ived or acquired by any person at any time, shall be binding the company; and that the policy to be issued hereon shall e effect only upon the payment of the first premium and delivery me of the policy during my lifetime, sound health, and insur-le condition. 2nd. That during the first year following the date issue of the policy for which application is hereby made, I will t engage in any extra hazardous occupation or employment; in sale or manufacture of intoxicating liquors; in the handling of ctric wires or dynamos with a voltage in excess of 600; in blast-g, mining, submarine labor, aeronautic ascensions, or the manu-cture or handling of highly explosive substances; in service upon y railroad, train or track, or in switching or coupling cars, or on y steam or other vessel, or travel or reside within the Tropics or rth of the parallel of 60 degrees north latitude, or engage in mili-ry or naval service without the written consent of the Company. d. That in any distribution of dividend, bonus, profit or surplus, Company's method, and determination of the amount to be ap-rtioned to any policy issued hereon is hereby ratified and ac-pted. 4th. I hereby expressly waive all provisions of law for-dding any physician or surgeon from disclosing any information quired (or that may be acquired) while attending me in a pro-ssional capacity. 5th. That self-destruction, sane or insane, with-one year, after date of any policy that may issue hereon, is a k not assumed by the Company, and the liability of the Company all be limited to the return of the premiums paid.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIUM LIFE NON-PARTICIPATING POLICY.

No. 99,999. AGE,
AMOUNT, $10,000. PREMIUM, $318

THE CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES

DES MOINES, IOWA.

In Consideration of *Three Hundred Eighteen* **Dollars, bei** the premium for one year term insurance, receipt of which hereby acknowledged and of the payment of a like amou upon each *Nineteenth* day of *February* hereafter until *twen* full years' premiums shall have been paid or until the pri death of the insured,

Promises to pay upon receipt at the Home Office of t Society in the city of Des Moines, Iowa, of due proof of t death of *John P. Doe,* of *Des Moines,* County of *Polk,* State *Iowa,* herein called the insured, to *Margaret M. Doe,* beneficia with —— right of revocation, *Ten Thousand* Dollars, less a indebtedness hereon to the Company and any unpaid porti of the premium for the current policy year.

PRIVILEGES AND PROVISIONS.

CHANGE OF BENEFICIARY.—When the right of revocation h been reserved, or in case of the death of any beneficiary und either a revocable or irrevocable designation, the insured, subje to any existing assignment of the policy, may designate a ne beneficiary with or without reserving right of revocation by fili written notice thereof at the Home Office of the company, accom panied by the policy for suitable endorsement thereon. If any be eficiary shall die before the insured and the insured shall not ha designated a new beneficiary, the interest of such beneficiary sha be payable to the insured, his executors, administrators, or a signs.

PAYMENT OF PREMIUMS.—The Society will accept payment premiums at other times than as stated above as follows: Sem annually. *One hundred sixty-five and 40/100* Dollars on *19th* day *February and August* or quarterly, *Eighty-four and 30/100* Dolla on *19th* day of *February, May, August and November.*

Except as herein provided the payment of premium or instal ment thereof shall not maintain the policy in force beyond the da when the next premium or installment thereof is payable.

All premiums are payable in advance at said Home Office or t an agent of the company upon delivery of a receipt signed by th President, Vice President, Secretary, Assistant Secretary, and cou tersigned by said agent.

GRACE IN PAYMENT OF PREMIUM.—A grace of one month, subject to an interest charge at the rate of six per centum per annum, shall be granted for the payment of every premium after the first year during which month the insurance shall continue in force. If the insured shall die during the month of grace the overdue premium will be deducted from any amount payable hereon in any settlement hereunder.

RISKS NOT ASSUMED.—Death resulting from criminal violation of law or death resulting from being engaged in the following business or employment are risks not assumed by this company during the first two years of this contract: Blasting, mining, submarine labor, aeronautic ascensions, the manufacturing or transportation of inflammable or explosive substances, service upon railroad trains in switching or coupling cars, handling electric wires or dynamo.

Inasmuch as the foregoing risks are not assumed by this company during the first two years of this contract, it is further provided that in event of the death of the assured occurring during the first two years from any of above causes, there shall be payable upon the surrender of this policy at the Home Office of the company properly receipted a sum only equal to the premiums actually paid thereon in cash. In case of death at any time from military or naval service in time of war the company shall pay on receipt of due proof of death the reserve on this policy only.

Death resulting from suicide, whether sane or insane at the time, during the first year under this policy, is a risk not assumed by the Society, and in event of death from said cause, during the first year, the only liability shall be the return of the premiums actually paid thereon upon the return of this policy at the home office, properly receipted.

INCONTESTABILITY.—This policy and the application therefor constitute the entire contract between the parties and shall be incontestable from its date except for non-payment of premiums and except as otherwise provided in this policy. All statements made by the insured shall in the absence of fraud be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in a written application and a copy of such application shall be endorsed upon or attached to this policy when issued.

If the age of the insured has been misstated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

LOANS.—After three full years' premiums have been paid, the company at any time, while this policy is in force, will advance, on proper assignment of this policy and on the sole security thereof, at a rate of not greater than six per centum per annum, which interest, if not paid annually, shall be added to the principal and bear the same rate of interest, a sum equal to, or at the option of the owner of the policy less than the reserve at the end of the current policy year on this policy, as computed according to the American

Experience Table of Mortality three and one-half per centum ba less a sum not more than two and one-half per centum of t amount insured by the policy. At the time of making such lo any existing indebtedness on account of this policy and any u paid balance of premium for the current policy year, including t interest in advance on the loan to the end of the current policy ye will be deducted. Failure to repay any such advance or to pay i terest shall not avoid this policy unless the total indebtedness her on to the company shall equal or exceed such loan value at t time of such failure, and until one month after notice shall ha been mailed by the company to the last known address of the i sured and of the assignee, of record at the Home Office of the co pany, if any.

ASSIGNMENT.—No assignment of this policy shall be bindi upon the company until it be filed with the company at its sa Home Office. The company assumes no responsibility as to t validity of any assignment.

OPTION ON SURRENDER OR LAPSE.—After this policy shall hav been in force three full years the owner, within one month afte any default, may elect (a) to accept the value of this policy i cash, or (b) to have the insurance continued in force from date o default, without the right to loans for its face amount less an indebtedness to the company hereon, or (c) to purchase non-pa ticipating paid-up insurance payable at the same time and on th same conditions as this policy. The cash value will be th reserve at the date of default on this policy computed according t American Experience Mortality Table and interest at the rate o three and one-half per centum per annum, less not more than tw and one-half per centum of the amount insured in this policy an less any existing indebtedness to the company on this policy. Th term for which the insurance will be continued, or the amount o the paid-up policy will be such as the cash value will purchase as net single premium at the attained age of the insured according t the American Experience Mortality Table and interest at the ra of three and one-half per centum per annum.

If the owner shall not, within one month from default, surre der this policy to the company at its Home Office for its cash su render value or have paid-up insurance, as provided in options (b and c), the insurance will be continued as provided in option (b).

The figures in the following tables are computed in accordan with the above provisions and upon the assumption that there is n indebtedness on the policy.

TABLE OF CASH OR LOAN VALUES, PAID-UP LIFE INSUR ANCE OR CONTINUED INSURANCE.

The following tables apply to a policy of One Thousand Dollar

As this contract is for Ten Thousand Dollars, the loan valu cash surrender value or paid-up insurance, available in any ye will be ten times the amount stated in the table for that year.

TABLE A.

At End of Year.	Cash or Loan Value.	Paid-up Life Insurance.	Continued Insurance.		
			Years.	Months	Days.
3rd	$34	$110	3	11	0
4th	57	160	6	6	0
5th	80	210	9	2	0
6th	105	265	11	7	0
7th	134	320	13	10	0
8th	164	370	15	8	0
9th	191	425	17	3	0
10th	219	475	18	7	0
11th	249	530	19	10	0
12th	279	580	20	11	0
13th	310	635	21	11	0
14th	343	685	22	9	0
15th	377	740	23	8	0
16th	412	790	24	7	0
17th	448	845	25	7	0
18th	486	900	26	9	0
19th	525	950	28	4	0
20th	566	1,000	full	paid	0

Figures for later years will be furnished upon request.

The surrender value for later years is the full reserve.

REINSTATEMENT.—In case of continued temporary insurance under the above provisions this policy upon evidence of insurability satisfactory to the company may be reinstated within the first three years of the term for which the insurance is continued by payment of arrears of premiums with interest at not more than six per centum per annum.

OPTIONS AT MATURITY.—The insured, by written notice to the company at its Home Office, and with the written consent of the assignee and irrevocable beneficiary, if any, may elect to have the net sum payable under this policy paid either in cash or as follows:

(1) By the payment of interest thereon at 3½ per centum per annum, payable annually, to the payee under this policy at the end of each year during the life of the payee and by the payment upon the death of the payee of the said net sum and accrued interest to the executors, administrators, or assigns of the payee, unless otherwise directed in said notice.

(2) By the payment of equal annual installments for a specified number of years, the first installment being payable immediately, in accordance with the following table for each $1,000 of said net sum.

(3) By the payment of equal annual installments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the payee shall survive in accordance with the following table for each $1,000 of said net sum.

Installments payable under options (2) and (3) which shall not have been paid prior to the death of the payee shall be paid, unless otherwise directed in said notice, to the executors, administrators or assigns of the payee. Options 2 and 3 payable monthly if desired.

If the insured shall not have directed otherwise the beneficiary may after the death of the insured, by like written notice, and with the written consent of the assignee, if any, select either of the above options.

Unless otherwise specified by the insured the payee may on any interest date receive the amount yet due under option (1), and may at any time receive the commuted value of payments yet to be made, computed upon the same basis as option (2) in the following

table, provided that no such commutation will be made under (except after the death of the payee occurring within the afores twenty years.

TABLE OF INSTALLMENTS FOR EACH $1,000.

Multiply each installment by number of thousands or fracti thereof due under the policy.

OPTION 2	No. Annual Installments	5	10	15	20
	Amount each	$214	$116	$84	$68
	Or,— No. Monthly Payments	60	120	180	240
	Amount of Payments	$18.11	$9.83	$7.10	$5.7

Life Income for 20 Years Certain, but to Continue Thereafter During Life of Beneficiary, Based on Age at Maturity of Policy.

OPTION 3	Age of Beneficiary	21 and undr	22 to 24	24 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38	39 and 40	41 and 42
	1 Paid Annually— Amt. each Payment.	$ 45	$ 46	$ 47	$ 48	$ 49	$ 50	$ 51	$ 52	$ 53	$ 54
	Or,— 2. Paid Monthly— Amt. each Payment.	3.80	3.90	3.97	4.06	4.14	4.23	4.31	4.39	4.48	4.56

OPTION 3	Age of Beneficiary	44 and 45	46	47 and 48	49	50 and 51	52	53 and 54	55 and 56	57	58 and 59
	1. Paid Annually— Amt. each Payment.	$ 56	$ 57	$ 58	$ 59	$ 60	$ 61	$ 62	$ 63	$ 64	$ 65
	Or,— 2. Paid Monthly— Amt. each Payment.	4.73	4.82	4.90	5.00	5.07	5.15	5.24	5.32	5.41	5.49

AGENTS ARE NOT AUTHORIZED to modify this policy to extend the time for paying a premium.

In Witness Whereof, the Company has caused this policy t be executed this *Nineteenth* day of *February,* Nineteen Hundr and *Eleven.*

H. G. EVERETT, *Secretary.*

GEO. B. PEAK, *Preside*

APPLICATION.

I hereby agree that this application, the medical examinati and the policy hereby applied for, taken together, shall constitu the entire contract between the parties hereto, and I hereby repr sent that all the answers made to the above questions and tho that shall be made to the medical examiner are true and form t basis of an insurance contract, and that this contract shall n take effect until the first premium has been paid during my go health. I also agree to have the required medical examinati made at once by a physician acceptable to the Society.

PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE NONPARTICIPATING POLICY.

No. 99,999. ——— AGE, 35.

AMOUNT, $10,000. PREMIUM $302.60.

CITIZENS NATIONAL LIFE INSURANCE COMPANY,

ANCHORAGE, KENTUCKY.

Agrees to Pay *Ten Thousand* Dollars at the Home Office of the Company as follows:

THE BENEFICIARY, to *Mary Doe, wife* of the insured, beneficiary by —— revocable designation upon receipt of due proof of the death of the insured.

THE INSURED, *John Doe,* of *Louisville,* County of *Jefferson,* State of *Kentucky.*

PREMIUMS.—This contract of insurance is issued in consideration of the application for this policy, which is hereby made a part hereof, and of the Annual Premium of *Three Hundred, Twenty and 00-100* Dollars, and a like sum on the *Twenty-eighth day of September* of every year *until premiums for 20 years, including the first, have been paid,* or during the continuance of the contract. The Company will accept payment of premiums at other times than as stated above as follows: *$157.40 Semi*-annually on each *Twenty-eighth* day of *September and March;* or *$80.20 Quarter*-annually on each *Twenty-eighth* day of *September, December, March and June,* provided such change be made on any anniversary of the date of this policy, upon written notice theretofore received, and provided further that the portion of the premium for the insurance year remaining unpaid, if any, at the death of the insured, shall be deducted in any settlement under the policy.

Except as herein provided, the payment of a premium or installment thereof, shall not maintain the policy in force beyond the date when the next premium or installment thereof is payable. If any note or obligation given for any premium or any part thereof shall not be paid when due, the policy shall be and become null and void, except as herein provided.

All premiums are payable in advance at the Home Office of the Company, but may be paid on or before date due to any agent of the Company producing and delivering a receipt signed by the President or Secretary of the Company and countersigned by the agent to whom payment is made.

One month (not less than thirty days) of grace during which time this policy shall be continued in force, will be allowed in payment of all premiums after the first, subject to an interest charge of five per centum per annum. If death occurs within

the days of grace the unpaid premium for the then curr policy year shall be deducted from the amount payable hereun

CHANGE OF BENEFICIARY.—When the right of revocation been reserved, or in case of the death of any beneficiary un either a revocable or irrevocable designation, the insured, there be no existing assignment of this policy made as here after provided, may, while the policy is in force, designate a n beneficiary with or without the right of revocation. Every chan must be made by written notice to the Company at its Ho Office accompanied by this policy, and will take effect only u endorsement on the policy by the Company. If any benefici shall die before the insured, the interest of such benefici shall vest in the insured.

INCONTESTABILITY.—This policy shall be incontestable after has been renewed beyond the first year, if the premiums ha been duly paid.

This policy is free from any restrictions as to residence a travel.

THE COMPANY WILL PAY PREMIUMS AS FOLLOWS:—First: case of disability of the insured as provided on the second pa hereof.

Second: Upon written request of the insured, before the e piration of one month (not less than thirty days) from the d date of any premium on this policy, the premium or premiu thereafter falling due, and not paid when or before due, w until such request be revoked, be charged as a policy loan, w annual interest at five per cent. in advance, so long as the th cash value as hereinafter set forth, shall be sufficient to co such loan; and the policy shall continue in force until the ca value shall have been exhausted. At any time while the policy thus in force, payment of premiums may be resumed and t accumulated debits, if not repaid, may be continued as a lo against the policy, with interest as aforesaid.

This insurance is based on the American Experience Table Mortality and 3½ per cent interest and for the first year *preliminary* term insurance, and in consideration of the premi therefor, as above required, this insurance is continued as Whole Life policy by the payment of future premiums as here provided.

The benefits, agreements and provisions, written and print on the following pages and endorsed hereon are hereby ma a part of this contract.

In Witness Whereof, the CITIZENS NATIONAL LIFE INSURAN COMPANY has caused this policy to be signed by its Preside and Secretary, at *Anchorage, Kentucky,* this *Twenty-eighth* d of *September,* One Thousand, Nine Hundred and *Eleven.*

J. W. PEAKE, *Secretary.* CHAS. D. PEARCE, *Preside*

BENEFITS, AGREEMENTS AND CONDITIONS.

DISABILITY BENEFITS.—If, after one full annual premium shall have been paid and before default in the payment of any subsequent premium, the insured, before attaining the age of 60, shall furnish to the Company satisfactory evidence that he has become totally disabled and will be permanently, continuously and wholly disabled for life in consequence of bodily injury or disease, and thereby prevented from pursuing any gainful occupation, the Company, by an endorsement hereon, will agree to pay the premiums, if any, which shall thereafter fall due under this policy during the continuance of such disability. In any such case, the premiums so paid shall not be a lien on the policy and the available loan and surrender values of the policy as set out in the following table shall increase in the same manner as if such premiums were paid by the insured. Should the Company assume the payment of premiums as herein provided, the insured shall furnish proof of continued disability, if called for, as each succeeding premium falls due, and within the "grace" period provided in the policy, and failure to submit such proof shall render the policy null and void except as herein provided, unless within said "grace" period the insured shall pay the premium then due; after which he shall continue to pay recurring premiums subject to the right again to make proof of disability as hereinbefore provided.

CASH LOANS.—The Company, at any time after the end of the second year, will lend upon the sole security of this policy, at five per centum per annum, payable in advance, the amount of loan set out in the table below, deducting therefrom all other indebtedness to the Company, and any unpaid portion of the premium for the then current policy year. Failure to repay any such loan or interest shall not render the policy void, unless the total indebtedness to the Company shall equal or exceed the cash value of the policy hereinafter specified and until one month after notice thereof shall have been mailed by the Company to the last address of record of the insured and of any assignee of record under the policy.

OPTIONS ON SURRENDER OR LAPSE.—Upon any default in payment of premium, this policy may be surrendered to the Company prior to the expiration of the period of grace. Thereupon,

(1) Provided there is no indebtedness to the Company, the insured may, (a) after the end of the first year, have the insurance continued in force, as hereinafter provided, for the full amount of the policy without the right to loans or surrender values; or, (b) after the end of the second year, procure paid-up insurance payable at the death of the insured; or, (c) after the end of the third year, receive the cash value of the policy. The periods for which the insurance shall be continued and the amounts of paid-up insurance are set out in the table of loan and surrender values, and the cash value at the end of any year is the same as the loan value at the end of the preceding year.

(2) If there be any indebtedness to the Company, provided the policy shall have been in force for three full years, such indebtedness shall be deducted from the amount which would otherwise be available as a cash value, and the insured may have the remainder applied (a) to continue the insurance in force, as hereinafter provided, without the right to loans or surrender values, for the full amount of the policy, less the indebtedness; or, (b) to procure a proportionate amount of paid-up insurance payable at the death of the insured; or, (c) to receive such remainder as a cash value.

TABLE OF LOAN AND SURRENDER VALUES.—The loan and paid-up insurance values stated in this table apply to a policy for $1,000. As this policy is for $10,000, the loan or paid-up insurance, available in any year will be ten times the amount stated in the table for that year, but the periods of continued insurance remain the same for a policy of any amount.

If the annual premium on this policy be paid in installmen allowance will be made in computing benefits from the table 1 that portion of a year's premium paid over and above the numl of full years' premiums indicated.

End of Year	Option A		Option B	Option C	End of Year	Option A		Option B	Optio
	Insurance Continued for		Paid-up Insurance	Loans		Insurance Continued for		Paid-up Insurance	Loan
	Yrs.	Days				Yrs.	Days		
1st	none	30	none	none	11th	18	337	$ 512	$272
2d	0	355	$ 22	$ 30	12th	20	46	570	306
3d	3	328	75	53	13th	21	72	626	341
4th	5	348	131	76	14th	22	66	684	377
5th	8	3	184	101	15th	23	44	740	412
6th	9	356	238	126	16th	24	28	792	448
7th	12	23	293	152	17th	25	42	844	486
8th	14	56	345	179	18th	26	123	895	525
9th	15	357	401	207	19th	27	322	947	566
10th	17	202	453	239	20th	Life		1000	578

The loan and surrender values under this policy shall be bas upon the American Experience Table of Mortality, with 3½ p cent. interest per annum, and the net value thereof is the enti reserve, less not more than 2½ per cent. of the amount insured t the policy. After the 20th year the table of loan and surrend values will be extended on request.

NON-FORFEITURE.—If the insured shall fail to pay any premiu or any indebtedness hereunder, when due or within the period grace, if any, and shall not have exercised any of the foregoin options, the Company, subject to the other conditions of the polic shall grant the continued insurance hereinbefore provided.

REINSTATEMENT.—Unless the cash value has been paid or t continued insurance has expired, this policy, upon evidence of i surability satisfactory to the Company, may be reinstated by t insured at any time within three years from date of default, b payment of arrears of premiums with interest at five per centu per annum; any loan which existed at date of default together wit interest at the same rate to the date of reinstatement, to be, o application for such reinstatement, either repaid in cash or co tinued as an indebtedness against the policy.

NON-PARTICIPATION.—This policy is not entitled to participat in the profits or divisible surplus of the Company.

SELF-DESTRUCTION.—In case of self-destruction within one yea from the date of this policy, whether sane or insane, the sum paj able hereunder shall be one-tenth the principal sum of the policy.

OCCUPATION.—This policy is free from restriction as to any o cupation except military or naval service in time of war; provide however, a permit for such service may be procured from the Com pany upon the payment of an extra premum therefor, in whic event the policy shall remain in force for its full amount. Othe wise, if death occur during such service, or in consequence of sus service, the sum payable hereunder shall be one-tenth the princip sum named in the policy.

AUTHORITY.—Only the President or Secretary has power behalf of the Company to make or modify this or any contract insurance or to extend the time for paying any premium, and t Company shall not be bound by any promise or representation her tofore or hereafter given by any other person.

MISSTATEMENT OF AGE.—If the age of the insured has bee misstated, the sum payable hereunder shall be such amount as t premiums paid would have purchased at the correct age.

ASSIGNMENT.—No assignment of this policy shall be valid u less made in duplicate and both copies be sent with the policy

e Home Office of the Company for endorsement, one to be re-
ined by the Company and the other to be returned attached to
e policy and endorsed with acknowledgment of notification by the
ompany. The Company shall assume no responsibility for the
alidity of any assignment.

INDEBTEDNESS.—All indebtedness to the Company on account
this policy, whether of the insured, the beneficiary or any as-
signee, shall be deducted from the proceeds thereof in any settle-
ment thereunder.

TRUST FUND.—The proceeds of this policy may be paid in in-
stallments as provided on the back hereof; or may be placed in
rust with the Company to pay to the beneficiary as annuitant, dur-
g the continuance of the trust, interest on such proceeds at the
ate of three and one-half per centum per annum, such proceeds to
e paid to the beneficiary at the termination of the trust or to the
tate of the beneficiary in the event of death prior to such termin-
ion.

ENTIRE CONTRACT.—This instrument contains the entire con-
act between the parties hereto, and all statements made by the
sured shall, in the absence of fraud, be deemed representations and
t warranties, and no such statement shall be used in defense to a
aim under the policy unless it be contained in the application
erefor, a copy of which is endorsed hereon.

APPLICATION.

On behalf of myself and of any person who shall have or claim any inter-
t in any policy that may be issued under this application, I hereby declare
d agree that all the foregoing statements and answers, together with
ose contained in the declarations to the Citizens National Life Insurance
mpany's Medical Examiner, to be full, complete and true, whether writ-
n by my own hand or not, and they are offered to the Company as a con-
deration for and as a basis of the contract with said Company under any
olicy issued under this application, which, if issued, I hereby agree to
ccept. I hereby agree on behalf of myself and of any person who shall
ve or claim any interest in any policy that may be issued under this
plication as follows: 1st. That such policy shall be a contract made and
be performed in the State of Kentucky. 2nd. No contract of insurance
all be deemed made and no liability on the part of said Company shall
se until a policy shall be issued and be delivered to me, and the first pre-
ium thereon be actually paid, all while I am in good health. 3d.
at all premiums shall be due and payable only at the Home Office of the
mpany, and all payments on any policy issued under this application shall
held to have been there paid. 4th. That no statement, promise or in-
rmation made or given by, or to, the person soliciting or taking this appli-
ation for a policy, or by or to any other person, shall be binding on the
mpany or in any manner affect its rights, unless such statement, promise
information be reduced to writing and presented to the officers of the
ompany, at the Home Office, in this application. 5th. That in case of
lf-destruction within one year, whether sane or insane, the sum payable
der this policy shall be one-tenth the principal sum of the policy. 6th.
at in the event I engage in military or naval service in time of war this
licy shall be in force for its full amount, provided a permit for such service
s been secured from the Company, and extra premium therefor paid in
ash; otherwise, the sum payable in case I should die while engaged in such
rvice or in consequence of having been so engaged, shall be one-tenth the
incipal sum named in the policy. 7th. It is hereby agreed that neither
e applicant nor any one who is, or may be, interested in the policy hereby
plied for, or in the person or estate of the one upon whose life such policy
all be issued, will at any time object to any physician testifying as to any
ct he may know which may be material in any inquiry arising under, or in
onnection with said policy.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly recorded by the Medical Examiner.

Installment Options.

The insured, this policy being then in force, or the beneficiary, when the policy has become a claim by death, may elect, by written request upon the Company's forms, that the proceeds of the policy shall be paid in a definite number of annual or monthly installments, (any installments remaining unpaid at the death of the beneficiary to be paid to the estate of the beneficiary,) or annual or monthly installments to continue throughout the lifetime of the beneficiary. In the event the proceeds are directed to be paid in continuous installments, and the beneficiary should die before the payment of twenty annual installments, then the Company will pay to the estate of the beneficiary annual installments until twenty in all have been paid.

These options shall not be available, if there be more than one beneficiary, without the consent of the Company, nor if the amount payable hereunder be less than $1,000.

If the insured shall have elected that the proceeds of this policy be paid in installments, the beneficiary can neither assign nor commute unpaid installments, unless such right is given the beneficiary in writing and endorsed on the policy by the Company during the lifetime of the insured.

The tables are based on annual installments for each $1,000 of insurance; the monthly installments are one-twelfth of the annual installments.

CONTINUOUS INSTALLMENTS PAYABLE THROUGH LIFE OF BENEFICIARY.

Age of Beneficiary at Maturity of Policy.	Amount of Each Annual Installment.	Age of Beneficiary at Maturity of Policy.	Amount of Each Annual Installment.
16 OR UNDER	$44	38	$52
17	45	39	53
18	45	40	53
19	45	41	54
20	45	42	54
21	45	43	55
22	46	44	56
23	46	45	56
24	46	46	57
25	47	47	58
26	47	48	58
27	47	49	59
28	48	50	60
29	48	51	60
30	48	52	61
31	49	53	62
32	49	54	62
33	50	55	63
34	50	56	63
35	51	57	64
36	51	58	65
37	52	59	65
		60 & OVER	66

NUMBER OF ANNUAL INSTALLMENTS	Two	Three	Four	Five	Six	Seven	Eight	Nine	Ten	Eleven	Twelve	Thirteen
AMOUNT OF EACH	$ 500	$ 345	$ 263	$ 214	$ 181	$ 158	$ 141	$ 127	$ 116	$ 107	$ 100	$ 94

NUMBER OF ANNUAL INSTALLMENTS	Fourteen	Fifteen	Sixteen	Seventeen	Eighteen	Nineteen	Twenty	Twenty-One	Twenty-Two	Twenty-Three	Twenty-Four	Twenty-Five
AMOUNT OF EACH	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

D-PAYMENT LIFE POLICY NON-PARTICIPATING WITH TOTAL AND PERMANENT DISABILITY BENEFITS.

No. 99999. AGE 35.

AMOUNT $10,000. ANNUAL PREMIUM $295.20.

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY OF BOSTON, MASSACHUSETTS.

In Consideration of the application, copy of which is hereto attached and which together with this policy constitutes the entire contract, and of the payment of the *annual* premium of *Two hundred ninety-five and 20/100* Dollars on the *first* day of *March* in every year until *twenty* full years' premiums shall have been paid, or until the prior death of the Insured, does covenant and agree that it will pay, on receipt of due proof of the death of *John Doe* of *Boston*, State of *Massachusetts, Ten Thousand* Dollars, to *Mary Doe, Wife of the Insured, hereunder,* with right of revocation. If there be no beneficiary surviving at the death of the Insured the proceeds hereof shall be payable to the Executors, Administrators or Assigns of the Insured.

This Policy shall be incontestable after one year from its date of issue, except for non-payment of premium, subject, however, in case of misstatement of age, to an adjustment of the insurance proportionate to the premium at the true age.

The Benefits and Provisions printed on the second and third pages are part of this contract.

In Witness Whereof, the Company has, by its President and Secretary, signed this policy at the City of Boston, this *First* day of *March, 1913.*

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

ARTHUR E. CHILDS, *President.* and WM. H. BROWN, *Secretary.*

BENEFITS AND PROVISIONS.

PREMIUMS.—All premiums are payable in advance at the Home Office in Boston, but may be paid to an agent of the Company in exchange for a receipt signed by the President or Secretary. No modification of this contract shall be made except over the signature of one of such officers.

31 DAYS' GRACE.—Thirty-one days' grace is allowed for the payment of all premiums after the first, during which period the policy remains in full force. Upon default in payment of any premium or note given therefor, this policy shall lapse, and the Company's only liability shall be such, if any, as is hereinafter provided.

REINSTATEMENT.—Should this policy lapse, it may be reinstated at any time upon evidence of insurability satisfactory to the Company and payment of all past due premiums with interest at five per cent per annum and payment or reinstatement of any other indebtedness hereon with interest at said rate, unless the Cash Value has been paid or the Extended Insurance period has expired.

ASSIGNMENT.—No assignment of this policy shall be effectual against the Company unless it is made in duplicate and one copy filed at the Home Office. The Company assumes no responsibility as to the validity of any assignment.

CHANGE OF BENEFICIARY.—If there be no existing assignment of this policy, the Insured may designate a new beneficiary by filing at the Home Office written notice thereof on forms provided for this purpose.

PROTECTION BY STATUTE.—All statements made by the Insu in the application are, in the absence of fraud, representations not warranties, and no such statement shall avoid the policy o used in defence to a claim under it unless contained in the wri application and a copy of the same attached hereto.

SELF-DESTRUCTION.—Self-destruction during the first po year, whether the Insured be sane or insane, is a risk not assu by the Company; in such case only the net reserve on the po will be paid.

PAID-UP VALUE.—In the event of the lapse of this policy a the premiums for three full years have been paid, the policy s become effective automatically for Paid-up Insurance, payable the same time as this policy, the amount granted being as statec the table endorsed hereon for the number of years the policy been in force. This Paid-up Insurance shall have increasing C and Loan Values.

CASH VALUE, EXTENDED INSURANCE.—In lieu of said Paid Insurance, the Insured on satisfactory release and surrender of t policy within the days of grace, may procure either the Cash Va or Extended Term Insurance as similarly stated in the table dorsed hereon.

LOANS.—After three years' premiums have been paid here the Insured, on the sole security of this policy properly assign may borrow at the interest rate of five per cent per annum, pa able semi-annually, an amount not exceeding the Loan Value sho in the table endorsed hereon, interest to the next anniversary of t policy being payable in advance. If interest is not paid when d it shall be added to the existing loan and bear interest at the sa rate. Non-payment of loan or interest shall not avoid the pol until the total indebtedness exceeds the Cash Value hereunder, t until thirty-one days after the Company has mailed notice of su termination to the Insured and Assignee of record, if any, at th last known address. Payment of Cash or Loan Values may be d ferred for thirty days after the application therefor.

DEDUCTION OF INDEBTEDNESS.—Any indebtedness to the Co pany on this policy, including any unpaid premium or portion the of for the then current policy year, shall be deducted upon sett ment of any claim hereunder. If there be any such indebtedne the Cash and Loan Value will be diminished thereby, and the Pai up or Extended Insurance will be such as may be purchased by t Cash Value so diminished.

RESERVE.—The reserve on this policy is computed upon t American Experience Table of Mortality with interest at three a one-half per cent. The Cash or Loan Value is the same as the N Value of the Paid-up and Extended Insurance provided for here and equals such reserve less not more than two and one-half p cent of the amount insured. The values stated herein at least equ those required by the Statutes of Massachusetts.

TABLE OF LOAN AND SURRENDER VALUES

Payment of an installment of the premium between anniversaries will p portionately increase these values

After Paym't of Prem's for	Cash or Loan Value	Paid-up Insurance	*Extended Insurance for $10,000 expiring at end of	After Paym't of Prem's for	Cash or Loan Value	Paid-up Insurance	*Extende Insuranc for $10,0 expiring end of
3 Yrs.	$ 443 40	$1130	5 Yrs. 42 Days	13 Yrs.	$3116 60	$6400	22 Yrs. 328 D
4 "	668 90	1670	7 " 264 "	14 "	3441 40	6920	23 " 305 "
5 "	902 80	2200	10 " 104 "	15 "	3778 00	7430	24 " 284 "
6 "	1145 50	2740	12 " 242 "	16 "	4126 90	7940	25 " 288 "
7 "	1397 10	3270	14 " 285 "	17 "	4489 00	8450	26 " 349 "
8 "	1658 30	3800	16 " 229 "	18 "	4864 80	8970	28 " 158 "
9 "	1929 10	4320	18 " 83 "	19 "	5255 30	9480	30 " 222 "
10 "	2210 00	4850	19 " 224 "	20 "	5661 50	Policy	fully paid
11 "	2501 30	5370	20 " 303 "	21 "	5781 30		
12 "	2803 40	5890	21 " 333 "	22 "	5902 20		

This policy is free from all conditions as to residence, travel or ccupation, and no permit or extra premium will be required for ilitary or naval service in time of war or in time of peace.

WAIVER OF PREMIUM.

If the Insured prior to attaining age 60 and while this contract s in force under its original conditions shall be so disabled by ddily injuries or disease as to become permanently, continuously nd wholly prevented for life from pursuing any and all gainful ccupations, the Company on due proof of such disability will, by orwarding official receipt therefor, waive payment of the premiums hereafter becoming due under this policy during the continuance of uch disability and the values in the above Table shall increase in he same manner as if the premiums were paid by the Insured. hould the Insured recover so as to be able to engage in any gainful ccupation, the premiums thereafter falling due shall be paid by the nsured in conformity with this contract. In addition to and indeendently of all other causes of permanent and total disability, the ompany will consider the entire and irrecoverable loss of sight of oth eyes, or the severance of both hands at or above the wrists, r both feet at or above the ankles, as total and permanent disbility within the meaning of this provision. The annual premium r the benefits provided in this section is $5.00, payable in same anner as the regular premiums under this contract.

APPLICATION.

I hereby make application for insurance in The Columbian Naional Life Insurance Company, of Boston, Massachusetts, and I ertify that all the statements and answers appearing herein and in art II hereof are full, complete and true, and agree that the inurance hereby applied for shall not take effect until the issuance nd delivery of the policy, and the payment of the first premium hereon while I am in sound health.

I hereby agree that my death from aviation or aeronautic asensions, within one year from date of any policy issued hereon, hall reduce the Company's liability thereunder to the amount of the eserve thereon.

MEDICAL EXAMINER'S FORM.

I hereby certify that my answers to the foregoing questions are ll and true, and are correctly recorded by the Medical Examiner.

20-PAYMENT LIFE POLICY—ANNUAL DIVIDENDS.

No. 99,999 AGE,
AMOUNT, $10,000. PREMIUM, 345.

THE CONNECTICUT GENERAL LIFE INSU ANCE COMPANY

OF HARTFORD, CONN.

In Consideration of the application for this policy, a copy which is attached hereto and made a part of this contract, and the Annual Premium of *Three hundred forty-five* Dollars a —— Cents, to be paid on or before the *Twentieth* day of *Ju* in every year during the lifetime of the Insured, until *Twen* full Annual Premiums have been paid, Does Promise, on recei of due proofs of the death, during the continuance of this co tract, of *Richard Rowe,* herein called the Insured, of *Hartfor* County of *Hartford,* and State of *Connecticut,* to pay at i Home Office in Hartford, Connecticut, to the executors, admi istrators or assigns of the Insured; subject to the right of t Insured to change the Beneficiary as hereinafter provided, *T Thousand* Dollars, less any indebtedness hereon to the Co pany and any unpaid premium or portion of the premium for t current policy year.

CONDITIONS AND PRIVILEGES.

GENERAL CONDITIONS.—This policy and the application theref constitute the entire contract between the parties and all stat ments made in the application shall, in the absence of fraud, deemed representations and not warranties. No statement shall used in defence to a claim under this policy unless it is contained the written application and a copy of the application is attached the policy when issued.

Only the President, Vice-President, Secretary or Assistant Se retary has power in behalf of the Company to make or modif this contract of insurance.

PAYMENT OF PREMIUMS.—This policy shall not take effect un less nor until the first premium is actually paid while the Insure is in the same condition of health as described in the application and if the second annual premium be not fully paid when due, o within thirty-one days thereafter, this policy and all claims unde it shall be void, and the premiums already paid shall be forfeite to the Company.

In case of default in payment of any premium after the sec ond year this policy shall thereafter be in force only to the exten of and subject to the Company's nonforfeiture provisions.

All premiums are due and payable in advance at the Home Office of the Company, but will be accepted elsewhere, if paid to a duly authorized Agent in exchange for its receipt signed by the President or Secretary, and countersigned by the agent designated herein.

GRACE.—A grace of thirty-one days, without interest, will be granted for the payment of every premium after the first, during which time the insurance shall continue in force, but in case the policy becomes a claim during the period of grace, before the overdue premium or the deferred premiums of the current policy year, if any, are paid, the amount of such premiums will be taken from the face of the policy in settlement.

ASSIGNMENTS.—The Company will not be bound nor in any way affected by any assignment of this policy, or of any interest thereunder, until the original assignment or certified copy thereof shall be delivered at its Home Office; and the Company will not assume any responsibility for the validity of any assignment.

REVIVAL IN EVENT OF LAPSE.—This policy, if not surrendered for cash, will be reinstated on written application therefor at any time after non-payment of any premium if evidence of good health, satisfactory to the Company is furnished, and premiums to date of reinstatement and any other indebtedness to the Company are paid with interest at the rate of six per cent. per annum.

SUICIDE, sane or insane, within one year from date hereof is not a risk assumed by the Company.

INCONTESTABILITY.—After one year from its date of issue, if the premiums are duly paid, this policy is incontestable. If the age of the Insured be misstated, the liability of the Company shall be the amount of insurance which the premium paid would have purchased at the correct age on a similar plan.

DIVIDENDS.—Reduction of premiums as determined by the Company will be made annually beginning at the second year, or the Insured may pay the full premium and instruct the Company to apply the amount of reduction apportioned to him in any one of the following plans:

1. To purchase additional full-paid participating insurance which may be surrendered at any time for a Cash Value of the full reserve.

2. To purchase participating pure endowment which may be surrendered at any time for a Cash Value of the full reserve.

3. As a deposit with the Company at not less than 3½ per cent. compound interest, computed annually. Such deposit may be withdrawn at any time.

4. To convert the policy into an endowment payable at a gradually decreasing age.

5. To shorten the premium paying period.

This policy, after full payment of all premiums as therein provided, will participate in an annual division of surplus earnings as apportioned by the Company, such dividends to be applicable under any one of the first four options named above, otherwise payable in cash.

The Insured may by written notification to the Company chai the method of dividend application to take effect on any anniv sary of the policy.

CHANGE OF BENEFICIARY.—The right to change the Beneficia under this policy, provided it be not assigned, is reserved by t Insured, but such change shall only be made by the return of t policy to the Company with a written request therefor on a fo provided by the Company, and no change shall be operative ur the policy is duly endorsed therewith by the Company.

NON-FORFEITURE PROVISIONS.

This policy is based upon the American Experience Table Mortality with interest at the rate of 3½ per cent. per annum.

The Extended Insurance, which is the automatic value hei under, is purchased by a net single premium equal to the Ca Value hereof, consisting of the full reserve on this policy accor ing to the above mentioned table, less a surrender charge of a pe centage of the amount insured as follows: 2nd year 1.5%; 3 year 1.4%; 4th year 1.3%; 5th year 1.2%; 6th year 1.1%; 7 to 20th years, 1%; 20th and subsequent years, no charge.

AUTOMATIC EXTENDED INSURANCE.—On default in the payme of any premium after the second year, if there is no indebtedne against the policy and if no other option is called for, the insu ance will be automatically extended for the full face of the polic without participation in surplus, for the term set forth in the tab below.

If there be an indebtedness, the amount thereof will be su tracted from the amount otherwise available as a net single pr mium, and the balance will be applied as a net single premium purchase Non-participating Extended Term Insurance for the fa of the policy less the indebtedness.

CASH VALUE.—On default in payment of any premium aft the second year, or within thirty-one days thereafter, on legal su render of the policy at the Home Office, the Company will pay Cash Value consisting of the net single premium available for t purchase of Extended Insurance.

LOANS.—At any time after two full years' premiums have bee paid, the Company will loan, upon satisfactory assignment of th policy and upon the sole security thereof, up to the amount of t Cash Value at the end of the policy year for which the premiun have been duly paid. Such loan is to include all prior indebte ness, if any. Upon making the loan, interest will be deducted f the unexpired portion of the policy year, at the rate of five pe cent. per annum, and will thereafter be payable annually in ad vance. Failure to repay such loan or to pay interest shall not vo the policy unless the total indebtedness thereon to the Compan shall equal or exceed the loan value at the time of such failure no until thirty-one days after notice shall have been mailed by th Company to the last known address of the Insured and of th Assignee, if any.

PAID-UP POLICY.—Upon written request of the Insured withi three months from the date of default in any premium after th second year, if the policy has not been surrendered, the Compan will apply the Cash Value plus one-half the surrender charge se forth above, as a net single premium to purchase a Participatin Paid-Up Policy, payable at a like time and in like manner wit the original. The amount of such Paid-Up Policy is set forth i the table below.

EXTENDED OR PAID-UP INSURANCE taken as above describe may be surrendered at any time for a Cash Value consisting of th full reserve. Loans will be granted on such Paid-Up Insurance o the same terms as stated above in the case of the original insur ance.

AUTOMATIC PREMIUM LOANS.—Upon written request of the Insured and Assignee, if any, made prior to default in payment of any premium, the premiums thereafter coming due, if not paid, will be charged against the policy as a loan bearing compound interest at the rate of five per cent. per annum until such time as the accumulated loan together with any other indebtedness with interest thereon shall equal or exceed the Cash Value hereof, in which case this policy shall thereupon become null and void and be surrendered to the Company in consideration of the cancellation of the indebtedness, subject, however, to the notice of termination as set forth in the loan clause herein.

If at any time the equity in the policy is not sufficient to continue the insurance in force for a full year, then in that case it will be kept in force for such portion of a year as the remaining equity will allow.

TABLE OF NON-FORFEITURE PROVISIONS REFERRED TO ABOVE.

These figures apply to the original sum insured and to full-paid policy years only. The payment of any semi-annual or quarterly installment of an annual premium will proportionately increase the values. Dividend accumulations will increase and indebtedness will decrease the values.

Years from Date of Issue.	Extended Insurance.		Paid-up Values.	Cash or Loan Values	Years from Date of Issue.	Extended Insurance.		Paid-up Values.	Cash or Loan Values
	Years.	Months				Years.	Months		
2	2	10	$ 840	$ 240	13	22	9	$6470	$3100
3	5	5	1370	460	14	23	7	6960	3410
4	8	1	1900	690	15	24	6	7450	3740
5	10	8	2420	930	16	25	5	7940	4070
6	13	0	2950	1180	17	26	6	8430	4420
7	15	1	3470	1430	18	27	9	8920	4790
8	16	10	3970	1680	19	29	6	9410	5160
9	18	4	4480	1940	20	Life.		10000	5660
10	19	8	4980	2220	25	.....	.....	.....	6260
11	20	10	5480	2500	35	.....	.....	.....	6880
12	21	10	5970	2790	..	.....	.....	.....	.....

*Loan values are available at any time after two full years' premiums have been paid.

A loan may be repaid at any time, either partially or wholly, while the policy is in force.

OPTIONS ON SETTLEMENT.

INSTALMENTS.—In any cash settlement of this policy its proceeds will be paid upon written request of the then legal owner in instalments certain, as follows:

FOR EACH $1,000 DEPOSITED,

5	Annual	Instalments	of	$214	each,	or
10	"	"	"	116	"	"
15	"	"	"	84	"	"
20	"	"	"	68	"	"
25	"	"	"	58	"	"

240 Monthly Instalments of $5.75 each, the first instalment payable immediately.

ANNUITIES.—In any cash settlement of this policy, the pri lege is hereby granted the then owner to deposit the proceeds i sum of not less than $1,000, or in multiples of $500, which s will be applied to the purchase of a Guaranteed Life Annuity u his or her life in an amount set forth in the table below. The nuity contract in addition to providing for the payments as sta therein yearly until the death of the annuitant, will also prov that should he or she die before the sum of the payments m shall have amounted to the original deposit, the amount of the d ference between the sum of the payments made by the Compa and the deposit will be payable in one lump sum to the executo administrators or assigns of the annuitant.

GUARANTEED LIFE ANNUITY TABLE per Each $1,000 D posited. Total Payments in any Event not to be Less than $1,000.

Age Last Birthday.	Males.	Females.	Age Last Birthday.	Males.	Females.	Age Last Birthday.	Males.	Females.	Age Last Birthday.	Males.	Females.
10	$42 70	$41 50	28	$47 70	$45 80	46	$58 20	$55 30	64	$78 60	$75 0
11	42 90	41 70	29	48 10	46 20	47	59 10	56 10	65	79 80	76 3
12	43 10	41 90	30	48 50	46 50	48	60 00	56 90	66	81 00	77 5
13	43 40	42 10	31	48 90	46 90	49	61 00	57 80	67	82 10	78 7
14	43 60	42 30	32	49 40	47 30	50	62 00	58 70	68	83 20	79 9
15	43 80	42 50	33	49 80	47 70	51	63 00	59 60	69	84 30	81 1
16	44 00	42 70	34	50 30	48 10	52	64 10	60 60	70	85 30	82 3
17	44 30	42 90	35	50 80	48 60	53	65 10	61 60	71	86 30	83 5
18	44 50	43 10	36	51 40	49 00	54	66 30	62 70	72	87 30	84 6
19	44 80	43 30	37	51 90	49 50	55	67 40	63 80	73	88 30	85 7
20	45 00	43 60	38	52 50	50 00	56	68 60	65 00	74	89 30	86 7
21	45 30	43 80	39	53 10	50 60	57	69 90	66 10	75	90 20	87 6
22	45 60	44 10	40	53 80	51 20	58	71 10	67 40	76	91 10	88 4
23	45 90	44 30	41	54 40	51 80	59	72 40	68 60	77	91 90	89 0
24	46 20	44 60	42	55 10	52 40	60	73 60	69 80	78	92 60	89 4
25	46 60	44 90	43	55 90	53 10	61	74 90	71 10	79	93 20	89 6
26	46 90	45 20	44	56 60	53 80	62	76 20	72 40	80	93 60	89 7
27	47 30	45 50	45	57 40	54 50	63	77 40	73 70	...	.....	.....

In any settlement of this policy under any one of the insta ment or annuity options above described the amount of the insta ment or annuity due at the end of any year will be increased b such annual division of surplus as may be apportioned by the Com pany.

In Witness Whereof, the CONNECTICUT GENERAL LIFE INSU ANCE COMPANY has caused this Policy to be signed by its Pres dent and Secretary at its office in the City of Hartford, the *20* day of *June*, A. D. one thousand nine hundred and *ten*.

GEORGE E. BULKLEY, *Secretary.* R. W. HUNTINGTON, JR., *President.*

APPLICATION.

I hereby covenant and agree that all the foregoing statements an answers as written, and those contained in Part II made, or to be made to the Medical Examiner, are offered to the Company as a consideration c the contract applied for; and that they are full, complete and true, and th only statements made to the Company in reply to its inquiries.

MEDICAL EXAMINER'S FORM.

I hereby covenant and agree that the above answers are ful complete and true.

20-PREMIUMS ENDOWMENT AT 75.

No. 99999. RATED AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $362.50.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY OF HARTFORD, CONNECTICUT.

In Consideration of the payment to it of the annual premium of *Three hundred sixty-two and 50/100* Dollars on the *21st* day of *February,* 191*3,* and of a like annual premium on or before the anniversary of the same date in every year during the continuance of this Policy until *twenty* annual premiums shall have been paid, hereby insures the life of *John Doe,* of *Hartford,* County of *Hartford,* State of *Connecticut,* herein called the Insured, for the term of *forty* years from and after the date above written, in the sum of *Ten Thousand* Dollars, and agrees, if the Insured shall die during said term, to pay said sum, less any unpaid instalments of the annual premium last due as above provided, (subject to the right of the Insured as hereinafter reserved to change any Beneficiary) to *Mary Doe, his wife, if living, otherwise to his* executors, administrators, or assigns, upon receipt, at the office of the Company, in Hartford, Connecticut, of due proof of the death of the Insured, or, if the Insured shall survive said term, then to pay said sum to the Insured; provided that in the event of the death of the Insured within one year from the date hereof by self-destruction, while sane or insane, unless it be determined by the Company that the Insured was so far insane as to destroy his responsibility therefor, the Company insures said life in, and shall be liable only for, a sum, payable as above provided, equal to the premiums paid hereon.

INCONTESTABILITY.—This Policy shall be incontestable after one year from its date of issue except for non-payment of premium.

POLICY SETTLEMENT.—Any and every sum due under this Policy shall be payable only at the Company's office in Hartford, Connecticut, and from any sum payable hereunder there shall be deducted any indebtedness to the Company on or secured by this Policy.

THE PROVISIONS, BENEFITS, AGREEMENTS AND TABLES on the following pages are hereby made a part of this Policy.

IN WITNESS WHEREOF, The Connecticut Mutual Life Insurance Company has, by its President and Secretary, signed and delivered this Policy in the City of Hartford, State of Connecticut, this *twenty-first* day of *February,* A. D. one thousand nine hundred and *thirteen.*

WILLIAM H. DEMING, *Secretary.* JOHN M. TAYLOR, *President.*

PROVISIONS, BENEFITS, AGREEMENTS AND TABLES RE FERRED TO ON THE FIRST PAGE AND MADE A PART OF THIS POLICY.

DIVIDENDS.—This Policy, upon payment of the second annu premium and during its continuance thereafter as a premium paying, paid-up or extended insurance policy, will participat annually in the divisible surplus which shall be determined an apportioned by the Company.

The dividend

(1) shall be payable in cash to the Insured or his assigns, o at the option of the payee thereof, if the Company b directed in writing by said payee prior to the expira tion of thirty-one days after such dividend become payable, may be

(2) left with the Company, subject to withdrawal, t accumulate at such rate of interest, credited annu ally at not less than three per centum, as the Com pany may determine, or

(3) applied on a premium due hereon, or

(4) converted into a paid-up addition to the sum insure hereunder. Any such additions will participate annu ally in the divisible surplus as determined and appor tioned by the Company and at the maturity of the Policy will be payable with the sum herein insured to the payee of such insurance; but any such addition may at any time during the lifetime of the Insured and prior to the maturity of the Policy be surrendered by the Insured or his assigns to the Company fo cash in an amount equal to the then reserve thereon but if this Policy shall become a policy of Paid-up Insurance or Extended Insurance, any such addition then existing shall be treated as hereinafter provided

Any dividends due and unpaid at the maturity of this Policy shall be payable with the sum herein insured to the payee of such insurance.

APPLICATION OF DIVIDENDS TO MAKE POLICY FULLY PAID-UP OR TO ACCELERATE MATURITY.—Whenever the reserve hereon, with any accumulated dividends credited and the cash value of any paid-up additions hereto, shall equal the reserve on a fully paid-up policy of this same kind and amount for the then age of the Insured at nearest birthday, upon request by the Insured or his assigns and release of such dividends and paid-up additions, if all premiums then due shall have been paid as herein provided, the Company will endorse this Policy as fully paid-up upon presentation hereof at its office in Hartford, Connecticut. Whenever, during the lifetime of the Insured, the cash value of this Policy and of any paid-up additions hereto, together with any accumulated dividends credited hereon, shall equal the full amount of this Policy, then upon surrender hereof and release of such dividends and paid-up additions at such office, the Company will pay to the Insured or his assigns the face of the Policy as a matured endowment, less any indebtedness to the Company on or secured hereby.

OPTIONAL PAYMENT OF PREMIUM BY DIVIDENDS.—If any premium or instalment of premium be not paid as herein provided and if there be at the expiration of the time herein provided for such payment accumulated cash dividends credited on account of this Policy at least equal to the payment required, if the Company, before such expiration, be so directed in writing by the payee of such accumulations, said payment shall be made by the application of an equal amount of such credit, or if such credit be less than the required payment then out of such credit, if sufficient, shall be paid a semi-annual or quarterly instalment of the annual premium.

NON-FORFEITURE BENEFITS.—If, after due payment of two or more full annual premiums hereon, a premium or instalment

f premium be not paid as herein provided, the Company will rant either:

PAID-UP INSURANCE.—(1) Paid-up Insurance for the remainder of the term of this Policy in the amount specified in the Table of Values hereon, increased by the sum of any paid-up additions hereto, payable as herein provided; except that if there be any indebtedness to the Company on account of or secured by this Policy, the amount of such Paid-up Insurance shall be such as the cash value of this Policy and of any outstanding paid-up additions, less such indebtedness, will purchase as a net single premium; or

EXTENDED INSURANCE.—(2) Extended Insurance for the full amount of this Policy, for the term specified in the Table of Values hereon reckoned from the due date of such unpaid premium or instalment of premium, and if the Insured survive the original term of this Policy will then pay to the Insured the amount, if any, specified in the column headed "Pure Endowment"; except that if there be any paid-up additions hereto or indebtedness to the Company on account of or secured by this Policy, the amount of such Extended Insurance shall be increased by the amount of such paid-up additions and decreased by the amount of such indebtedness, and the term of such Extended Insurance shall be such as the cash value of this Policy and of any outstanding paid-up additions, less such indebtedness, will purchase as a net single premium, provided, however, that the term shall not extend beyond the original term of this Policy, and the excess value, if any, shall be applied as a net single premium to purchase paid-up pure endowment insurance, payable at the end of such term if the Insured be then living.

AUTOMATIC INSURANCE.—Upon premium default as above, this Policy will be automatically binding upon the Company for.....Insurance as above defined.

OPTION.—At any time, however, while this Policy is a premium-paying policy or within thirty-one days after the expiration of the days of grace allowed for the payment of such unpaid premium or instalment of premium, upon written application by the Insured, with assignee if any, filed at the Home Office of the Company on its form therefor, accompanied by the Policy for suitable endorsement, this Policy will be made binding upon the Company for the alternative insurance above provided in lieu of the insurance herein automatically provided, such change to become effective only upon the endorsement of the same on the Policy by the Company during the lifetime of the Insured.

CASH SURRENDER VALUE.—At any time after due payment of two or more full annual premiums hereon, and on surrender of this Policy at the Company's office in Hartford, Connecticut, the Company will, if there shall have been no failure to pay premiums as provided in this Policy, pay the cash value specified in the Table of Values hereon, or, if it be a policy of Paid-up or Extended Insurance, pay as a cash value the then reserve hereon; less in either case any existing indebtedness to the Company on or secured by this Policy; and any such cash payment shall be increased by the cash value as herein provided of any paid-up additions hereto and shall be made to the Insured or his assigns, and shall be in full settlement of the Company's liability under this Policy; provided that the Company may defer such surrender and payment for a period not exceeding sixty days after application therefor.

POLICY LOAN.—At any time after due payment of two or more full annual premiums hereon, while this Policy is in force otherwise than as Extended Insurance, and on proper assignment and delivery of this Policy, and on the sole security thereof, the Company will loan any sum up to the limit secured by the cash value of this Policy and of any paid-up additions here-

to less any existing indebtedness on or secured by this Policy provided that (unless the loan be for the purpose of paying pre miums to the Company) the Company may defer the making o such loan for a period not exceeding sixty days after applicati therefor. Such loan shall bear interest at the rate of six pe centum per annum, not in advance, principal and interest to b payable at the Company's office in Hartford, Connecticut. An interest when due and unpaid shall be added to the principal o the existing indebtedness and shall bear the same rate of inter est; but failure to pay either loan or interest shall not avoi this Policy until the total indebtedness to the Company secure hereby, including accrued interest, shall equal or exceed the the cash value, when this Policy shall immediately cease and be come void, but not until thirty-one days after notice shall hav been mailed by the Company to the last known address of th Insured, and to the assignee of record at the Home Office of th Company, if any. The Company will credit upon such indebted ness payments made at any time at its Home Office.

PREMIUM LOAN.—If written application by the Insured be filed at the Company's Home Office upon its form therefor whil this Policy is a premium-paying policy, the amount of any pre mium or instalment of premium not paid as herein provided wil be charged as an indebtedness against and secured by this Pol icy provided the entire indebtedness hereon including such charg shall not exceed the limit secured by the cash value hereof, suc indebtedness to bear interest from the due date of such premiu or instalment, and to be subject to the terms herein provided fo policy loans, but without assignment or delivery of this Policy and any premiums or instalments so charged will be treated a paid.

TABLE OF VALUES.

The Cash and Loan Values for the end of any policy yea (reckoned from the due date of the first annual premium) an the net value of the Paid-up Insurance and also the net valu of the Extended Insurance and Pure Endowment, if any, a guaranteed by and subject to the provisions and conditions o this Policy, are equal to the terminal reserves hereon less a charge per $1,000 insured hereunder, which, if not more tha five full annual premiums are paid, is $10 and thereafter i reduced by $1 for each full annual premium paid after the fift and until fifteen are paid when the charge is eliminated. Sub ject to the provisions and conditions of this Policy, the Cas and Loan Values (if there shall have been no failure to pa premiums as provided herein), and the amount of Paid-u Insurance for each $1,000 insured hereunder and the period o Extended Insurance together with the amount of Pure Endow ment per $1,000 insured, if any, (determined upon the non payment of a premium or instalment of premium as herei provided), for the end of the years specified will be as state in this Table, opposite the number of years elapsed; a propor tionate adjustment will be made on account of the payment o any additional instalment of an annual premium hereon i excess of full annual premiums. The Cash Value at other tha premium due dates will be the Cash Value at the end of th term for which premiums are paid discounted at the rate o five per centum per annum, but in no event less than any pre vious Cash Value.

Number of Annual Premiums Paid.	Cash or Loan Value.	Automatic Participating Paid-up Insurance.	Upon Surrender		
			Participating Term Insurance for		Pure Endowment.
			Years	Days	
2	$37 31	$82 00	4	109	
3	62 17	134 00	7	65	
4	87 85	186 00	10	13	
5	114 40	238 00	12	253	
6	142 83	292 00	15	53	
7	172 19	345 00	17	94	
8	202 50	398 00	19	21	
9	233 79	450 00	20	217	
10	266 10	502 00	21	339	
11	299 46	554 00	23	39	
12	333 91	605 00	24	64	
13	369 48	656 00	25	69	
14	406 21	707 00	26	0	$20 00
15	444 15	757 00	25	0	206 00
16	482 35	806 00	24	0	379 00
17	521 87	854 00	23	0	545 00
18	562 81	903 00	22	0	704 00
19	605 25	951 00	21	0	855 00
20	649 31	1000 00			
21					
22					
23					
24					
25					

PREMIUM PAYMENTS.—All premiums hereon shall be payable in advance either at the Home Office of the Company or to an agent of the Company upon delivery of a receipt signed by its President or Secretary and countersigned by the agent; and the possession of such receipt shall be the sole evidence of the authority of any agent to receive any premium on account of this Policy. If any premium or instalment of premium on this Policy be not paid as herein provided, then all liability on account of this Policy shall wholly cease and determine except as otherwise herein provided.

PREMIUM INSTALMENTS.—The annual premium, with an addition of two per centum thereof if paid in semi-annual instalments or three per centum thereof if paid in quarterly instalments, may, on written request, be paid in such instalments beginning with the due date of the annual premium.

GRACE IN PAYMENT OF PREMIUM.—After payment of the first annual premium hereon or an instalment thereof, payment of any subsequent premium or instalment of premium may be made within thirty-one days after the same shall have become due, the Policy meanwhile continuing in force; but in the event of the death of the Insured during said thirty-one days, the premium, if unpaid, shall be deducted from any sum payable on account of this Policy.

REINSTATEMENT.—This Policy, if not previously surrendered, or canceled, on account of any loan indebtedness hereon, will be restored to full force at any time after default in premium payment upon receipt of evidence of insurability satisfactory to the Company and payment of arrears of premiums with interest at a rate to be determined by the Company not exceeding six per centum per annum; but if this Policy be reinstated any indebtedness to the Company on or secured hereby and any paid-up additions hereto existing at the due date of such defaulted premium will be reinstated with the interest on such indebtedness from such date.

ADMISSION AND CORRECTION OF AGE.—The age of the Insu will be admitted by the Company at any time upon satisfact proof. If the age has been misstated the amount payable un the Policy shall be such as the premium would have purch at the correct age.

CHANGE OF BENEFICIARY.—The Insured, if of lawful a may, at any time while this Policy is in force and if no inte herein under any assignment by him, other than to the Co pany, be then outstanding, change any beneficiary by fil written notice thereof at the Home Office of the Company the Company's form therefor, accompanied by the Policy suitable endorsement thereon, such change to become effecti only upon the endorsement of the same on the Policy by t Company during the lifetime of the Insured.

CHANGE OF PLAN.—At any time while this Policy is a pr mium-paying policy, it may, upon the execution of such pape and the payment of such charge as shall be required by t Company, be exchanged without medical examination for policy upon any other form and published premium rate in u by the Company at the issue of this Policy, provided the ra of premium be not thereby diminished or the term of insuran increased. The policy issued in exchange shall bear the sam number, be for the same amount, and be written as of th same premium due date and rated age as this Policy.

ASSIGNMENTS.—Any claim under an assignment of thi Policy shall be subject to satisfactory proof of interest. Orig inals or duplicates of all assignments are to be filled at th Company's Home Office. The Company will in no case b responsible for the validity of any assignment.

RESERVE.—Reserves and net premiums are to be compute upon the basis of the American Table of Mortality and thre per centum compound interest.

OPTIONAL SETTLEMENTS.—Upon application by the Insure with the beneficiary or assignee, if any, during the continuanc of this Policy the Company will agree to issue at its maturit or upon application by the payee at its maturity the Compan will issue, upon surrender and satisfactory release hereof, contract to pay, in lieu of the amount then due in a single su (or any fractional part thereof) as herein provided:

INSTALMENTS. OPTION 1.—A specified number of equal annual instalments, each instalment to be of the amount for each $1,000 so due as shown in the Table of Instalments hereon;

OPTION 2.—Equal annual instalments continuous during the life of the individual payee named in such application and in any event until the number selected of annual instalments certain shall have been paid, each instalment to be of the amount, for each $1,000 so due, as shown in the Table of Instalments hereon under the number selected and opposite the last completed age of such payee at the maturity of this Policy;

INTEREST INCOME. OPTION 3.—Interest at the rate of three per centum per annum upon such amount to the payee named in such application during the life of the payee or for a shorter fixed period if requested therein, and thereafter to pay said amount in such manner and to such persons as shall have been agreed upon with the Company at the time of the application;

ANNUITY. OPTION 4.—A Life Annuity according to the then published annuity rates of the Company.

The first instalment under Options 1 or 2 shall be payabl on the issue of the contract. If requested in such application instalments or interest payments will be made in semi-annual quarterly or monthly parts. The equivalent of each $100 o annual instalment will be two semi-annual instalments of $50.3 each, or four quarterly instalments of $25.28 each, or twelv monthly instalments of $8.45 each. Any contract issued pur

OPTION 1

Number of Annual Instalments	Amount of each Instalment	Number of Annual Instalments	Amount of each Instalment	Number of Annual Instalments	Amount of each Instalment
2	$507 39	12	97 54	22	60 92
3	343 23	13	91 29	23	59 04
4	261 19	14	85 95	24	57 33
5	212 00	15	81 33	25	55 76
6	179 22	16	77 29	26	54 31
7	155 83	17	73 74	27	52 97
8	138 31	18	70 59	28	51 74
9	124 69	19	67 78	29	50 60
10	113 82	20	65 25	30	49 53
11	104 93	21	62 98		

OPTION 2

Last completed age of payee at maturity of pol.	Number of Annual Instalments Certain					Last completed age of payee at maturity of pol	Number of Annual Instalments Certain				
	5	10	15	20	25		5	10	15	20	25
Under 6	$40 20	$39 70	$39 05	$38 34	$37 61	50	$61 28	$59 61	$57 05	$54 04	$50 77
6	40 25	39 80	39 10	38 43	37 70	51	62 48	60 65	57 85	54 68	51 19
7	40 35	39 95	39 25	38 55	37 80	52	63 73	61 75	58 78	55 32	51 60
8	40 50	40 15	39 45	38 70	37 95	53	65 03	62 90	59 69	55 98	52 01
9	40 75	40 35	39 65	38 90	38 14	54	66 39	64 11	60 63	56 62	52 40
10	41 02	40 57	39 88	39 12	38 33	55	67 81	65 38	61 59	57 26	52 78
11	41 29	40 82	40 11	39 33	38 52	56	69 30	66 70	62 57	57 89	53 14
12	41 56	41 07	40 34	39 54	38 71	57	70 89	68 08	63 56	58 50	53 47
13	41 83	41 33	40 57	39 75	38 90	58	72 60	69 51	64 56	59 10	53 77
14	42 10	41 59	40 80	39 96	39 10	59	74 45	71 00	65 58	59 69	54 04
15	42 38	41 85	41 04	40 17	39 30	60	76 47	72 54	66 60	60 26	54 27
16	42 65	42 11	41 29	40 39	39 50	61	78 62	74 12	67 64	60 80	54 48
17	42 93	42 37	41 54	40 61	39 70	62	80 82	75 73	68 68	61 30	54 68
18	43 20	42 63	41 79	40 84	39 91	63	83 07	77 37	69 70	61 77	54 87
19	43 48	42 90	42 04	41 07	40 12	64	85 38	79 04	70 69	62 22	55 04
20	43 76	43 17	42 29	41 30	40 33	65	87 75	80 74	71 65	62 64	55 20
21	44 05	43 46	42 55	41 54	40 55	66	90 25	82 48	72 57	63 03	55 34
22	44 35	43 77	42 82	41 79	40 78	67	92 90	84 26	73 45	63 38	55 45
23	44 67	44 10	43 10	42 05	41 02	68	95 70	86 08	74 29	63 69	55 53
24	45 00	44 43	43 39	42 32	41 27	69	98 65	87 93	75 09	63 95	55 58
25	45 34	44 77	43 68	42 60	41 54	70	101 76	89 80	75 84	64 17	55 60
26	45 69	45 10	43 98	42 89	41 81	71	104 97	91 64	76 54	64 36	55 62
27	46 05	45 43	44 30	43 19	42 09	72	108 28	93 43	77 18	64 53	55 64
28	46 42	45 77	44 64	43 50	42 37	73	111 69	95 15	77 76	64 68	55 66
29	46 80	46 11	45 00	43 82	42 65	74	115 20	96 80	78 29	64 82	55 68
30	47 20	46 46	45 38	44 14	42 93	75	118 81	98 37	78 76	64 96	55 70
31	47 61	46 84	45 77	44 48	43 22	76	122 50	99 87	79 19	65 06	55 71
32	48 04	47 25	46 17	44 83	43 53	77	126 26	101 32	79 58	65 12	55 72
33	48 50	47 69	46 58	45 20	43 86	78	130 09	102 71	79 94	65 16	55 73
34	49 00	48 16	47 01	45 59	44 21	79	134 00	104 04	80 26	65 18	55 74
35	49 54	48 67	47 45	46 01	44 57	80	137 98	105 31	80 54	65 20	55 75
36	50 10	49 20	47 91	46 44	44 94	81	142 10	106 50	80 77	65 21	55 75
37	50 67	49 74	48 39	46 88	45 32	82	146 35	107 60	80 95	65 22	55 75
38	51 25	50 30	48 90	47 33	45 70	83	150 80	108 60	81 08	65 23	55 75
39	51 86	50 88	49 43	47 80	46 09	84	155 50	109 50	81 17	65 24	55 75
40	52 50	51 48	49 98	48 28	46 48	85	160 50	110 30	81 23	65 25	55 75
41	53 18	52 11	50 55	48 78	46 88	86	165 80	111 00	81 26	65 25	55 75
42	53 90	52 78	51 15	49 30	47 29	87	171 30	111 60	81 27	65 25	55 75
43	54 66	53 49	51 78	49 84	47 71	88	176 55	112 10	81 28	65 25	55 75
44	55 45	54 25	52 45	50 40	48 15	89	181 50	112 50	81 29	65 25	55 75
45	56 28	55 05	53 15	50 98	48 60	90	186 00	112 85	81 30	65 25	55 75
46	57 15	55 89	53 88	51 57	49 04	91	190 25	113 15	81 30	65 25	55 75
47	58 08	56 77	54 63	52 17	49 48	92	194 25	113 40	81 30	65 25	55 75
48	59 07	57 68	55 40	52 78	49 92	93	198 00	113 60	81 30	65 25	55 75
49	60 13	58 62	56 20	53 40	50 35	94 or over	202 00	113 80	81 30	65 25	55 75

suant to Options 1, 2 or 3 shall provide for annual participat through any interest paying or instalment certain period in divisible surplus as determined and apportioned by the Compa the first dividend to be payable one year after the issue of contract. Any agreement to issue a contract as above p vided shall contain provision for revocation by the Insured a for avoidance in case of assignment, other than to the Compa change of beneficiary, or death of the payee or payees befo the maturity of this Policy. If there be more than one ben ficiary or payee under this Policy these privileges shall be ava able only with the Company's consent.

EVIDENCE OF CONTRACT.—This Policy and the applicati therefor, a copy whereof is hereunto annexed, shall constitu the entire contract between the parties, and all statements ma by the Insured shall, in the absence of fraud, be deemed re resentations and not warranties, and no such statement sha be used to avoid this Policy or in defence to a claim hereund unless contained in said application and a copy of the applica tion shall be attached to the Policy when issued. Agents the Company have no power or authority to alter or modify an of the terms, conditions, or agreements of this Policy, or t waive any of the provisions thereof.

APPLICATION.

MEDICAL EXAMINER'S FORM.

I hereby agree that the answers and statements in this app cation, consisting of Parts 1 and 2 on separate sheets, are true a full; that any Policy to be issued upon this application shall be in force or binding on the Company until the advance premiu thereon shall have been actually paid while I am living; and th this application and the several answers, statements and agre ments herein contained shall be the basis of and a part of the co sideration for the Contract of Insurance, and this application a such Policy shall constitute the entire contract.

PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE POLICY WITH DISABILITY BENEFITS.

o. 99999. AGE 35.
MOUNT $10,000. PREMIUM $368.50.

CONTINENTAL LIFE INSURANCE AND INVESTMENT COMPANY

SALT LAKE CITY, UTAH.

Hereby Insures the life of *John Doe* (hereinafter called the sured), and will pay at its Home Office at Salt Lake City, Utah, n *Thousand* Dollars, upon receipt of due proof of death the Insured, to *Mary Jane Doe, Wife* of the Insured, (hereafter called the Beneficiary), if living; otherwise, to the ecutors, Administrators or Assigns of the Insured, provided s policy is then in force, and is then surrendered, properly dorsed.

The Consideration for this insurance is the application hereor, a copy of which is attached hereto, or endorsed hereon, the ayment of *Three Hundred Sixty-eight and 50/100* Dollars for surance for the term ending on the *First* day of *January*, 1914, d the further payment of a like amount on or before the corsponding day in each year hereafter until *Twenty* full annual *emiums*, including the first, shall have been paid, or until the ior death of the Insured.

ANNUAL DIVIDENDS.—This policy, both when paid-up and as emiums are paid, beginning with the second policy year, will reive annually such dividends as may be apportioned by the Comany.

Dividends thus apportioned shall, at the option of the insured, e either—

Option No. 1. Paid in cash; or,

Option No. 2. Applied toward the payment of any premium premiums; or,

Option No. 3. Applied to the purchase of paid-up additions to policy; or,

Option No. 4. Left to accumulate to the credit of the policy, th interest at the rate of three and one-half per cent per annum, yable at the maturity of the Policy, but withdrawable on any niversary of the Policy.

Unless the Insured shall elect otherwise within one month after e mailing by the Company of a written notice requiring the elecn of one of the four above options, the dividends will be applied the purchase of paid-up additions to the Policy (Option No. 3).

This Policy is absolutely free from conditions and restrictions to residence, occupation, travel or place of death. No permit or tra premium will be required for military or naval service in time peace or in time of war.

PRIVILEGES AND PROVISIONS.

1. PAYMENT OF PREMIUMS.—All premiums are payable in adance at the Home Office, or to any agent of the Company upon livery on or before their due date of a receipt signed by an executive officer of the Company (the President, Vice-President, Secretary or Assistant Secretary), and countersigned by the said agent.

This Policy is based upon the payment of premiums annually, t premiums may be paid in semi-annual or quarterly installments the Company's adopted rates for fractional premiums, provided at in the event of the death of the Insured any unpaid portion of e premium for the then current policy year shall be deducted from e amount of the death claim payable hereunder.

2. GRACE.—A grace of one month (not less than thirty d subject to an interest charge at the rate of five per cent per an will be granted for the payment of any premium after the first, ing which period the insurance hereunder shall continue in f If death occurs within the days of grace the premium for the current policy year, or any unpaid installment thereof, will be ducted from the amount payable hereunder. Except as herein pressly provided, the payment of any premium or installment the shall not maintain this Policy in force beyond the date when succeeding premium or installment thereof becomes payable.

3. LOANS.—After two full annual premiums have been hereon, the Insured, upon a proper assignment of this Policy to Company and the deposit of the Policy with the Company as se ity, may borrow at any time from the Company a sum not gre than the cash surrender value hereof less any indebtedness to Company hereon. Any unpaid balance of the premium for the t current policy year will be deducted and interest at five per cent annum will be charged in advance to the next anniversary of Policy and annually in advance on that date and thereafter. F ure to repay any such loan or to pay interest shall not avoid t policy unless the total indebtedness hereon to the Company s equal its Cash Surrender Value, nor until one month after notice such fact shall have been mailed by the Company to the last kno address of the Insured and of the assignee of record at the Ho Office of the Company if any.

4. TOTAL AND PERMANENT DISABILITY.—After the payment one full annual premium and before a default in the payment any subsequent premium, provided the Insured has not at t time attained the age of 60 years, this Policy will become fully p up, requiring no further premium payments by the Insured, if e dence satisfactory to the Company shall be furnished that the sured has become totally and permanently disabled by bodily inj or disease and is thereby prevented from performing any and ev kind of duty pertaining to his occupation or any other occupat or gainful pursuit. On receipt of such evidence the Company endorse the proper provision hereon. In such event the cash loan values shall increase from year to year in like manner as the premiums had been regularly and duly paid by the Insur During the period of total and permanent disability and within year after the date of the beginning of such disability, the Comp will, at the request of the Insured and Beneficiary or Assignee, any, pay a monthly income amounting to one per cent (1%) the face of the Policy, if there be no existing indebtedness; or there be such indebtedness, one per cent (1%) of the face value the Policy less such indebtedness, such payments to continue u the total amount of payments made shall equal the face of Policy less the indebtedness, if any, at which time the Compan liability under this contract shall cease. In the event of the de of the Insured before the full amount of this Policy has been p the Insured, Beneficiary or Assignee, the Company will pay remaining amount due under this contract upon due proof of dea The cash, loan and surrender values, will bear the same prop tion to the full cash, loan and surrender values stated herein as remaining amount of insurance under this contract bears to original amount of insurance.

If, however, the Insured shall recover so as to be able to gage in any occupation for wages or profit during the premiu paying period or before the full amount of the Policy is paid, shall then be required to pay all premiums becoming due un this contract after the date of recovery and the liability of Company will be limited to the face of the Policy, less the payme made to the Insured and less all indebtedness hereon.

It is further agreed that the entire and irrecoverable loss of sight of both eyes, or of the severance of both hands at or ab the wrists, or of both feet at or above the ankles, or of one ent hand and one entire foot will be considered as total and perman disability within the meaning of this provision.

5. CHANGE OF BENEFICIARY.—Provided the Policy is not then ssigned, the Insured may at any time while this Policy is in rce, change the beneficiary or beneficiaries hereunder by due writ- n notice to the Company at its Home Office, such change to take fect only upon the endorsement of the same on this Policy by the mpany, whereupon all rights of the former beneficiary or bene- iaries shall cease.

The Insured, without the consent of the beneficiary, may exer- se every right and enjoy every privilege conferred upon said In- ured in the Policy.

ABLE OF CASH SURRENDER OR LOAN VALUES, PAID-UP AND CONTINUED INSURANCE.

Full Years' emiums Paid	Column 2 Cash or Loan Values	Column 3 Paid-up Insurance	Column 4 Continued Insurance	
			Years	Months
1	None	None	None	1
2	$150	$360	1	8
3	430	1090	4	11
4	650	1610	7	6
5	880	2140	10	0
6	1130	2690	12	6
7	1380	3220	14	7
8	1640	3750	16	6
9	1910	4280	18	1
10	2190	4800	19	5
11	2490	5340	20	9
12	2790	5850	21	10
13	3100	6360	22	9
14	3430	6890	23	9
15	3770	7400	24	8
16	4120	7920	25	8
17	4480	8430	26	10
18	4860	8950	28	4
19	5250	9470	30	5
20	6150	10000	Paid-up	

Cash or loan values for later years will be equal to the full serve accumulated hereon.

6. PRIVILEGES ON SURRENDER OR LAPSE.—After two full annual emiums have been paid hereon, this Policy, while in force or thin the month of grace allowed for the payment of premiums, ay be surrendered to the Company by the Insured. Thereupon,

(1) If there is no indebtedness to the Company hereon, the sured may elect (a) to receive in cash the surrender value of this licy, or (b) to purchase non-participating paid-up life insurance, yable at the same time and on the same conditions as this Policy, (c) to continue the insurance in force for its face amount, but thout the right to loans.

The cash surrender or loan, paid-up insurance and continued urance values are shown in Columns 2, 3 and 4, respectively, of e table herein. Said values are equal or equivalent to the entire serve on this Policy, less a surrender charge not to exceed two and e-half per cent of the face of this Policy, according to the Ameri- n Experience Table of Mortality, with interest at the rate of three d one-half per cent per annum.

(2) If there is any indebtedness to the Company hereon it all be deducted from the cash surrender value, and the Insured ay elect (a) to receive in cash the surrender value of this policy s such indebtedness, or (b) to apply the remainder to purchase n-participating paid-up life insurance, or (c) to apply the re- inder to continue the insurance in force, but without the right to ans, for its face amount and for the period which the aforesaid mainder will purchase at the then age of the Insured.

7. GENERAL PROVISIONS.—(1) This Policy and the applica herefor contain the entire contract between the Company and Insured. All statements made by the Insured in the absenc fraud, shall be deemed representations and not warranties, and such statements shall be used in defense to a claim under or s void this Policy unless said statement is contained in the written plication herefor, a copy of which is attached hereto or endo hereon.

(2) A duplicate of any assignment of this Policy shall be with the Company. The Company assumes no responsibility for validity of any assignment, and any claim made thereunder shal subject to any indebtedness to the Company hereon.

(3) All endorsements, agreements or modifications of privileges or provisions in this Policy must be in writing and sig by the Secretary or Assistant Secretary of the Company. No ag or any person other than the officers stated may alter or waive of these privileges or provisions or make any agreement bind upon the Company. No statement made to or by any such agent other person, not contained in the application, shall be taken or c sidered as having been made to or brought to the notice or kno edge of the Company, or as charging it with any liability by rea thereof

(4) The first year's insurance under this Policy is Term surance and this Policy shall be so valued for all purposes.

8. REINSTATEMENT.—Should this Policy lapse or become v by reason of the non-payment of any premium or of any indebt ness, or interest thereon, said Policy may be reinstated at any ti after such non-payment of premium, upon the Insured furnish evidence of insurability satisfactory to the Company, and paying indebtedness and arrears of premiums with interest thereon a rate not exceeding five per cent per annum.

9. AUTOMATIC PREMIUM LOANS.—If this Policy is not surr dered as provided above, said Policy shall not lapse nor beco void, provided that the then loan value hereon shall exceed amount of any premium then unpaid and of any indebtedness the Insured to the Company. In such event the Company will wi out request, charge the amount of such premium, with inter thereon in advance, at a rate not exceeding six per cent per annu as a loan against the Policy, thereby continuing said Policy in for subject to such indebtedness, and this Policy shall otherwise entitled to all the privileges herein the same as if the premium h been paid in cash. Such loan shall be increased by the amount subsequent premiums and interest as stated, as said premiums f due and remain unpaid, and this Policy shall remain in force a effect as long as the increasing loan value is sufficient to pay pro-rata insurance for one additional day, and to secure all exi ing indebtedness hereon with interest.

At any time while this Policy is in force, under the precedi paragraph, the Insured may reinstate said Policy without medi examination, and may thereupon resume payment of premiums provided herein. The existing indebtedness may be either paid whole or in part, or allowed to remain as a loan on the Poli subject to interest.

10. AGE.—The amount of insurance payable under this Policy, the age has been misstated, shall be the amount which the premium charged would have purchased at the Company's rates in use the date hereof, for the Insured's correct age.

11. SUICIDE.—Self-destruction, sane or insane, within one year om the effective date hereof, is a risk not assumed by the Company hereunder. Otherwise this Policy is incontestable from date of ue except for non-payment of premiums.

12. ACCELERATED MATURITY PRIVILEGE.—If all dividends, as ey become due, shall be left with the Company at interest, then the expiration of any policy year when the reserve hereon plus e accumulated dividends shall equal or exceed the net single remium at the attained age of the Insured, this Policy will, at the tion of the Insured, be endorsed by the Company as a fully paid-p policy with annual dividends and without any further payment premiums; or whenever the reserve hereon plus such accumulated vidends shall equal or exceed the sum insured hereby, the Insured all be entitled to surrender this Policy and receive the principal m named herein as an Endowment. Should the Insured die before ercising either of the options of this subdivision, the accumulated vidends will be paid in addition to the sum insured hereby.

METHODS OF PAYMENT OF DEATH BENEFIT.

The face of this Policy, unless otherwise requested by the Insured, or by the beneficiary as hereinafter provided, shall be paid one sum as provided on Page One hereof.

The Insured, during his lifetime, or the beneficiary, after the eath of the Insured, in case the Insured has made no selection, if is Policy is not then assigned, and if request is made to the mpany on the proper form, may change the payment to any one the following methods:

TRUST FUND.—Method One. The amount insured, or any porn thereof not less than One Thousand ($1,000) Dollars, may be it during the lifetime of any beneficiary, in trust with the Comny, and the Company will annually pay interest thereon at the te of three and one-half per cent per annum, so long as the said ount insured or said portion thereof remains with the Company. e said trust fund will be paid at the death of the beneficiary to e executors, administrators, or assigns of the beneficiary, and ay be withdrawn at any time with accrued interest, unless the mpany is otherwise directed in the request selecting this benefit.

The trust fund method may not be selected if the beneficiary der this Policy be a corporation or a firm.

ANNUAL INCOME FOR NUMBER OF YEARS STATED.—Method Two. e following table is for each $1,000 of the amount insured. To d the annual income on this Policy multiply the annual income r $1,000 shown in the table, by the number of thousands insured this Policy:

umber of years.....	30	25	20*	15	10	5	4	3	2
nnual Income per $1,000..	$52	$58	$68	$84	$116	$214	$264	$345	$508

*Illustration.—If an annual income for twenty years is selected, the amount of each annual payment will be Sixty-eight ($68.00) llars for each One Thousand Dollars insured by this Policy.

Any term of years shown in the above table may be selected. The first income will be paid at the date the amount insured reunder becomes due, and the remaining payments annually ereafter.

MONTHLY INCOME DURING LIFETIME OF BENEFICIARY.—Method hree. The following table is for each $5,000 of the amount inured. To find the monthly income on this Policy multiply the nonthly income for each $5,000, shown in the table, by the number f times Five Thousand insured by this Policy.

Two Hundred and Forty monthly payments, at least, will be aid, in any event, covering a period of twenty years, and the nonthly income will continue during the entire lifetime of the beneficiary, should the beneficiary survive said period of twenty years.

Age of Beneficiary at Death of Insured	Monthly Income for each $5,000	Age of Beneficiary at Death of Insured	Monthly Income for each $5,000	Age of Beneficiary at Death of Insured	Monthly Income for each $5,000	Age of Beneficiary at Death of Insured	Monthly Income for
10 or under	$16 75	25	$18 40	40	$21 35	55	$25
11	16 80	26	18 55	41	21 60	56	25
12	16 90	27	18 70	42	21 85	57	26
13	17 00	28	18 85	43	22 10	58	26
14	17 10	29	19 05	44	22 40	59	26
15	17 20	*30	19 20	45	22 70	60	26
16	17 25	31	19 35	46	23 00	61	26
17	17 35	32	19 50	47	23 30	62	27
18	17 45	33	19 70	48	23 60	63	27
19	17 60	34	19 90	49	23 90	64	27
20	17 75	35	20 15	50	24 20	65	27
21	17 85	36	20 35	51	24 45	66	27
22	17 95	37	20 55	52	24 70	67	27
23	18 10	38	20 80	53	24 95	68	27
24	18 25	39	21 05	54	25 20	69 and over	27

*Illustration.—If at the death of the Insured the beneficia shall be thirty years of age last birthday, the amount of ea monthly payment under this Policy will be Nineteen Dollars a Twenty Cents ($19.20) for every Five Thousand Dollars insured this Policy, said monthly income continuing for at least twe years and as much longer as the beneficiary shall survive.

The first monthly income will be paid at the date the amou insured hereunder becomes due, and succeeding incomes on the fi day of each month thereafter.

This method may not be selected if there is more than o beneficiary under this Policy, or if the amount insured hereby less than Two Thousand Five Hundred ($2,500) Dollars.

GENERAL.—The Insured may at any time change his selection the "Methods of Payment of Death Benefit" under this Policy; may also revoke all selections, thereby making this Policy ag payable in one sum.

If, upon the selection of Method Two or Method Three abo the beneficiary die before all the payments thereunder shall ha been made, the remainder of said payments will continue to made as selected by the Insured under this Policy, or, if the I sured has made no such selection, will be commuted at three a one-half per cent compound interest and made in one sum to t executors, administrators or assigns of the beneficiary.

If the Insured so directs during his lifetime, the beneficia may neither assign nor commute any payments hereunder befo same are due.

No selection, change or revocation of any one of the abo methods shall take effect until endorsed on this Policy by the Co pany at its Home Office. After endorsement this Policy will be r turned to the Insured.

In Witness Whereof, The Continental Life Insurance a Investment Company has caused this Policy to be signed by i President and Secretary at its Home Office in Salt Lake Cit Utah, the *First* day of *January,* 1913.

F. J. HAGENBARTH, *President.*

N. G. STRINGHAM, *Secretary.*

Read this policy carefully, for the entire contract between y and the Company is contained herein. The Company will be gl to furnish information on any points regarding the policy that a not thoroughly understood.

Do not allow any agent to persuade you to give up this Policy r one in another Company without securing the new proposition writing. Send it to the Continental for its advice and counsel, ich are always at your service.

Unless this Policy does contain an option of conversion to an-her form of Policy, do not allow any agent to persuade you to e it up for a new one in this Company without securing the oposition in writing and submitting it to the Home Office for vice.

All payments under Continental Policies due on account of ath, maturity or other causes, are promptly made. When such yments become due, communicate directly with the Company, or e of its representatives. Representatives of the Company are not mitted to demand or receive any compensation for services in isting or instructing a claimant in preparing proofs of loss or justing a claim.

APPLICATION.

MEDICAL EXAMINER'S FORM.

I hereby warrant, each of the above answers to be full, com-te and true. To the best of my knowledge and belief I am in nd physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who ll have or claim any interest in any policy issued hereunder, all visions of law forbidding any physician or other person who s attended or examined me, or who may hereafter attend or ex-ine me, from disclosing any knowledge or information which is ereby acquired.

20-PREMIUMS LIFE POLICY

WITH WAIVER OF PREMIUMS IN EVENT OF PERMANENT TOT
DISABILITY.
STATUTORY STANDARD PROVISIONS.

No. 99989. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $385.

THE
EQUITABLE LIFE ASSURANCE SOCIETY
OF THE UNITED STATES.

HENRY BALDWIN HYDE, FOUNDER, JULY 26, 1859.

Hereby insures the life of *Richard Roe,* (hereinaft called the Insured), and agrees to pay at its Home Office the City of New York, *Ten Thousand Dollars* to *his wi Margaret H. Roe,* beneficiary, with.....the right on t part of the Insured to change the Beneficiary) upon recei of due proof of the death of the Insured, provided th policy is then in force and is then surrendered properly r leased. There are no restrictions under this policy on trav residence, occupation, or military or naval service. Th policy shall be incontestable after one year from its date issue, provided premiums have been duly paid.

ANNUAL DIVIDENDS.—This policy shall participate annua ly in the distributon of the Surplus of the Society, as asce tained and apportioned by it.

Dividends, at the option of the Insured (or of th assignee if any) shall in each year, on the anniversary the register date hereof, be either—

1. Paid in Cash; or, 2. Applied toward the paymei of premiums; or, 3. Applied to the purchase of paid-u Additional Insurance; or, 4. Left to accumulate at 3 pe cent interest, compounded annually. If a higher averag annual rate is earned, this may be increased by an inte est dividend as determined and apportioned by the So ciety. This deposit will be payable upon the maturity this policy or on any anniversary of its register date.

Unless the Insured (or the assignee if any) shall elec one of the foregoing options within three months afte the mailing by the Society of a written notice requirin such election, the dividend shall be applied to the pur chase of paid-up Additional Insurance (Option 3). Thi Additional Insurance may be surrendered at any time fo the amount of the original Cash Dividend.

BENEFICIARY.—If the right to change the beneficiary ha been reserved, and there is no written assignment of this polic on file with the Society, the Insured may from time to tim during its continuance, change the beneficiary or beneficiarie by a written request, upon the Society's blank, filed at its Hom Office, but such change shall take effect only upon the endorse ment of the same hereon by the Society.

If there be no beneficiary surviving at the death of the Insured, the proceeds of this policy shall be payable to the executors, administrators or assigns of the Insured.

ASSIGNMENTS.—No assignment of this policy shall be binding upon the Society unless in writing and until filed at its Home Office. The Society assumes no responsibility for the validity of any assignment.

REINSTATEMENT.—If this policy shall lapse in consequence of the non-payment of any premium when due, it may be reinstated at any time upon the production of evidence of insurability, satisfactory to the Society, and the payment of all overdue premiums, with interest at 5% per annum, and upon the payment, or reinstatement of any indebtedness to the Society, secured by this policy, with interest.

AGE.—The amount of insurance payable under this policy, if the age has been misstated, shall be the amount which the premium charged would have purchased at the Society's rates in use at the register date hereof, for the Insured's correct age.

THE CONTRACT.—This policy, and the application therefor, a copy of which is endorsed hereon, or attached hereto constitute the entire contract between the parties. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy or be used in defen e of a claim thereunder unless contained in the written application therefor and a copy of such application is endorsed hereon, or attached hereto when issued.

Self-destruction, sane or insane, within one year from the date of issue hereof, is a risk not assumed by the Society under this policy. In such an event the Society will return the premiums actually received.

AGENTS are not authorized to modify, or in event of lapse, to reinstate this policy, or to extend the time for payment of any premium or instalment thereof.

PREMIUMS.

This insurance is granted in consideration of the payment in advance of—*Three Hundred and Eighty-five and 80/100 Dollars*—and of the payment——*Annually*——thereafter of——*A Like Sum*——upon each——*Second*——day of——*January*——until——*Twenty*——full years' premiums shall have been paid, or until the prior death of the Insured, subject to the "WAIVER OF PREMIUMS IN EVENT OF TOTAL DISABILITY", as stated on the third page hereof.

PAYMENT.—All premiums are payable in advance at the Home office, or to any Agent or Agency Cashier of the Society, upon delivery on or before their due date, of a receipt signed by an executive officer of the Society (the President, a Vice-President, Secretary, Assistant Secretary, Assistant to the President, Comptroller, Deputy Comptroller, Treasurer, an Assistant Treasurer, or Auditor) and countersigned by said Agent or Agency Cashier. This policy is based upon the payment of premiums annually; but, premiums may be paid, subject to the Society's written approval, in semi-annual or quarterly instalments at the Society's adopted rates for fractional premiums, provided that in the event of the death of the Insured any unpaid portion of the premium for the then current policy year shall be deducted from the amount of the death claim payable thereunder.

GRACE.—A grace of thirty-one days, subject to an interest charge at the rate of 5% per annum, will be granted for the payment of every premium after the first, during which period the insurance hereunder shall continue in force. If death occur within the days of grace, the premium for the then current policy year or any unpaid instalments thereof shall be deducted from the amount payable hereunder.

Except as herein expressly provided, the payment of any premium or instalment thereof shall not maintain this policy

in force beyond the date when the succeeding premium or insts ment thereof becomes payable.

TABLE OF LOAN AND SURRENDER VALUES *PER* $1,0 OF INSURANCE.

As This Policy is For——$10,000——the Values Will Be— Ten Times——Those Stated Below.

The Term for Which Extended Insurance Will Be Grant Remains the Same Without Regard to the Amount of the Policy.

After Policy has been in force	Loan & Cash Value. — The loan value is the cash value less interest to the premium anniversary date.	Paid-up Extended Term Insurance.		Paid-up L Insuranc
		Years.	Months.	
3 Years	$ 55	6	4	$124
4 "	79	9	1	177
5 "	107	11	11	234
6 "	133	14	2	285
7 "	162	16	4	341
8 "	192	18	8	396
9 "	223	19	10	452
10 "	255	21	2	506
11 "	286	22	3	556
12 "	317	23	2	605
13 "	350	24	0	655
14 "	383	24	10	704
15 "	418	25	8	753
16 "	454	26	7	802
17 "	491	27	8	851
18 "	529	29	0	900
19 "	568	31	0	950
20 "	609	Policy	fully	Paid-up
21 "	621			
22 "	632			
23 "	643			
24 "	655			
25 "	666			
30 "	723			

These values are exclusive of dividend additions, and a for completed policy years. They will be reduced, if there any indebtedness hereon.

If there are any dividend additions to this policy, the values will be increased thereby.

The loan obtainable at the end of any given year may secured during that year, if the premium for the entire ye has been paid.

Values for later years will be on the same basis, and w be furnished on request.

PROVISIONS RELATING TO THE FOREGOING TABLE.

LOANS.—At any time, while this policy is in force, aft three full years' premiums have been paid, the Society w advance on proper assignment and delivery of this policy, a on the sole security hereof, a sum which, with interest, sh not exceed the cash value at the end of the then current poli year (as stated in the above Table), less any indebtedness the Society hereon, provided all premiums or instalments of t same have been fully paid. Interest shall be at the rate of 6 per annum, and shall be payable on the premium anniversa date of this policy. The loan may be increased by the ca

value of dividend additions credited to this policy, if any. Unless the loan is for the purpose of paying premiums due the Society, the granting of the same may be deferred by the Society for a period not exceeding ninety days after receipt of application therefor. Failure to repay such loan or to pay interset thereon shall not avoid this policy unless the total indebtedness hereon shall equal the total loan value, nor until thirty-one days after notice shall have been mailed to the Insured, and to the assignee of record if any, to their addresses last known to the Society.

OPTIONS ON SURRENDER OR LAPSE.—After three full years' premiums have been paid hereon, upon any subsequent default in the payment of any premium or instalment thereof, and within three months after such default, this policy may be surrendered by the Insured (or assignee if any) who may elect one of the following options:

(a) To receive the Cash Surrender Value of this policy, the payment of which may be deferred by the Society for a period not exceeding ninety days after the receipt of the application therefor; or

(b) To continue the insurance for its face value (and any outstanding dividend additions) as paid-up extended term insurance for the period shown in the above Table, or for such further period, as the dividend additions (if any) will purchase, but without future participation, or right to loans; or

(c) To purchase non-participating paid-up life insurance payable at the same time and on the same conditions as this policy.

In the event of default in the payment of any premium or instalment thereof after this policy has been in force three full years, if the Insured (or assignee if any) does not select one of said options within three months of such default, the insurance shall be continued as provided under Option (b).

If there be any indebtedness against this policy, the cash surrender value shall be reduced thereby, the paid-up insurance shall be reduced proportionately, and the extended term insurance shall be for the face value of the policy less the indebtedness and for such period as the reduced cash value will purchase.

BASIS OF COMPUTATION.—The values stated in the foregoing Table are mathematical equivalents and each is equal to the full RESERVE as computed upon the American Experience Table of Mortality with 3% interest at the end of the then current policy year, less a surrender charge of not more than 1½% of the face of this policy until the completion of the tenth policy year at which time and thereafter there is no deduction made as a surrender charge.

WAIVER OF PREMIUMS IN EVENT OF PERMANENT TOTAL DISABILITY.

If the Insured, before attaining the age of sixty years and after payment of premiums for at least one full year and before default in the payment of any subsequent premium, shall furnish due proof to the Society that he has become wholly and permanently disabled by bodily injury or by disease, so that he is and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, or from following any gainful occupation, and that such disability has then existed for not less than sixty days, the Society will waive payment of the premiums thereafter becoming due under this policy. The premiums so waived shall not be deducted from the sum payable under this policy, and the values provided for in the paragraphs entitled "LOANS" and "OPTIONS ON SURRENDER OR LAPSE" and in the TABLE OF LOAN AND SURRENDER VALUES shall be the same as if the premiums had continued so to be paid to the Society regularly when due. Provided that, notwithstanding proof of disability may have been accepted by the Society as satisfactory, if it shall appear at any time, or if the Society has reason to believe that such disa-

bility is not permanent, the Insured shall, on demand, furni to the Society due proof of the continuance of such disabilit and if the Insured shall fail to furnish such proof, or if it sh appear to the Society that the Insured is able to perform a work or to follow any occupation whatsoever for compensati gain or profit, all premiums thereafter falling due shall be p in conformity with this policy.

It is further agreed that the entire and irrecoverable lo of the sight of both eyes, or the severance of both hands at above the wrists or of both feet at or above the ankles, or one entire hand and one entire foot will be considered as tot and permanent disability within the meaning of this provisio and the Society upon due proof of such loss or severance w waive the premiums thereafter becoming due under this poli

This privilege is granted in consideration of the payme of an additional premium of——*$2.40*——with each——*Annu*——premium payable, which is included in the whole premiu charged for this policy. The Insured may upon any anniversa of this policy discontinue this agreement by returning this poli to the Society for proper endorsement with a written reque signed by the Insured and thereafter the payment of the afor said additional premium shall not be required.

PRIVILEGE OF CONVERTING THIS CONTRACT INTO AN ENDOWMENT POLICY.

When all the premiums due under this contract, coverin a period of——*Twenty*——years, have been paid, the Insur may, if the policy is then in force, convert this contract into a Endowment policy by electing to continue the payment of pr miums for——*Eight*——years longer, at the end of which peri the Society will pay the policy (less any indebtedness to th Society thereon) together with the cash value of any divide additions that may stand to its credit, to the Insured or a signs, if the Insured is living and the policy is then surrender properly released.

In the event of the prior death of the Insured, if premiun have been duly paid and this contract is then in force, the pri cipal amount due (together with any dividend additions th may be credited to the policy) will be paid to the beneficia upon due proof of death and the surrender of this policy pro erly released.

MODES OF SETTLEMENT AT MATURITY OF POLICY.

The Insured (or the beneficiary after the Insured's dea in case the Insured shall have made no election) may, by writt notice to the Society at its Home Office, elect to have the n sum due under this policy upon the death of the Insured, eith paid in Cash; or,

OPTION 1.—Left on deposit with the Society during the lifetime of the beneficiary, to be paid upon the death of the beneficiary, to the beneficiary's legal representatives or assigns. The Society guarantees to pay interest on this deposit during its continuance at the rate of 3%. If a higher average annual rate shall be earned by the Society, the amount may be increased by an interest dividend as determined and apportioned by the Society.

OPTION 2.—Paid in a fixed number of Annual Instalments as set forth in the following table; or,

OPTION 3.—Converted into a fixed Income to the beneficiary for life, by the payment of a fixed amount annually for twenty years certain, said payments to be continued thereafter during said life as shown by the following table, provided that if this option be availed of, the Society will require satisfactory evidence of the age of the payee.

Under Options 2 and 3, the amounts payable are base upon an assumed rate of interest of 3%. If a higher averag annual rate shall be earned by the Society, the amount of th instalments under Option 2 and of the first twenty instalment under Option 3 may be increased by an interest dividend a determined and apportioned by the Society.

If one of the foregoing options is elected, this policy must be surrendered upon its maturity and a supplementary contract issued for the purpose of carrying out said option; under Options 2 and 3 the supplementary contract is to be NON-COMMUTABLE, unless the Insured otherwise orders during lifetime by written notice to the Society at its Home Office.

TABLE OF INSTALMENTS FOR EACH $1,000.

Option (2). Instalments Certain

Number of Annual Instalments	Amount of each Instalment	Number of Annual Instalments	Amount of each Instalment
5	$212 00	25	$55 76
10	113 82	30	49 58
15	81 33	40	42 00
20	65 26	50	37 78

Option (3) Life Income

Age of Payee when Policy matures	Amount of each Instalment	Age of Payee when Policy matures	Amount of each Instalment	Age of Payee when Policy matures	Amount of each Instalment	Age of Payee when Policy matures	Amount of each Instalment
or under	$40 00	35, 36	47 00	47	$54 00	57, 58	$61 00
19, 20, 21	41 00	37, 38	48 00	48, 49	55 00	59, 60	62 00
22, 24	42 00	39, 40	49 00	50	56 00	61, 62	63 00
26, 27	43 00	41,	50 00	51, 52	57 00	63,	63 00
29, 30	44 00	42, 43	51 00	53	58 00	64, 65, 66	64 00
32	45 00	44,	52 00	54, 55	59 00	67, 68	64 00
34	46 00	45, 46	53 00	56	60 00	69 or over	65 00

Executed, this——*Second*——day of——*January, 1913*——at the Home Office of the Society in New York.

W. ALEXANDER, *Secretary.* W. A. DAY, *President.*

..... *Registrar.*

It is not necessary for the insured or beneficiary to employ any person, firm, or corporation to collect the insurance or secure any benefit under this policy. Write direct to the Society, 165 Broadway, New York, or communicate with the nearest authorized agent of the society whose duty it is to facilitate all settlements without charge.

APPLICATION.

My insurance age at nearest birthday is therefore..... years. Make Policy payable to..... (born on the.....of....., 1....) with.....the right of revocation. I hereby agree that the policy issued hereon shall not take effect until the first premium has been paid during my good health. All of the foregoing answers and all those made to the Society's Medical Examiner, which are contained in Part II hereof, are true, and are offered to the Society as an inducement to issue the policy for which application is hereby made.

MEDICAL EXAMINER'S FORM.

I agree that the foregoing answers shall be part of my application, which shall consist of Parts I and II taken together.

20-PAYMENT LIFE POLICY WITH ANNUAL DIVIDEN
No. 99999. AGE 35 YE
AMOUNT $10,000. PREMIUM $351

THE EQUITABLE LIFE INSURANCE COMPAI OF IOWA.

In Consideration of the application for this pol a copy of which is hereto attached, and made a part of t contract, and the payment of *Three Hundred Fifty-one* c *80/100* Dollars, on or before its delivery, and the paym thereafter of the annual premium of *Three Hundred Fifty-* *and 80/100* Dollars, on or before the *5th* day of *May* in ev year until *twenty* full years' premiums shall have been paid, until the prior death of *John Doe,* herein called the insured, *Des Moines,* in the County of *Polk,* State of *Iowa,* promises pay, at its Home Office in the City of Des Moines, Iowa, to *Jo Doe, wife* of the insured, (designated as beneficiary with..... the right on the part of the insured to change the beneficiary hereinafter provided) the sum of *Ten Thousand* Dollars t gether with any paid-up additions, upon the legal surrender this policy, and upon receipt at its said office of due proofs the death of the insured while this policy is in full force; a unpaid portion of the current year's premium and other inde edness to the Company on account of this policy being first c ducted therefrom.

CHANGE OF BENEFICIARY. If the right to change the be ficiary has been reserved, or in case of the death of any be ficiary under either a revocable or irrevocable designation, t insured may, at any time, subject to the rights of any assign designate a new beneficiary with or without reserving the ri of revocation, by filing written notice thereof at the Home Off of the Company. Such change shall take effect only upon endorsement on the policy by the Company, at its Home Offi and must be completed during the lifetime of the insured.

If more than one beneficiary shall survive the insured, th shares in the proceeds of the policy shall be considered as equ unless otherwise directed by the insured. The interest of t beneficiary who dies before the insured shall vest in the insur unless otherwise provided by endorsement on this policy at t direction of the insured.

The Reserve on this policy shall be based upon the Ameri Experience Table of Mortality, with three and one-half per c interest, and the full amount of such reserve, or the pres value of any unpaid installments, shall be secured by depo of interest bearing securities with the Insurance Department the State of Iowa, as required by law.

This Policy is issued and accepted by all parties in inter with the express understanding that the contents of all of pages form a part of this contract as fully as if recited over signatures hereto affixed.

IN WITNESS WHEREOF, the Equitable Life Insurance Com-
ny of Iowa has, by its President or Vice-President, and Sec-
tary, signed this contract, in the City of Des Moines, Iowa,
s *5th* of *May*, A. D., One Thousand Nine Hundred and
hirteen.

HAS. A. SNYDER, *Secretary.* J. C. CUMMINS, *President.*

PROVISIONS AND BENEFITS.

THE POLICY CONTRACT.—This policy, together with the applica-
n therefor, shall constitute the entire contract between the par-
s hereto. All statements made by the insured shall, in the
sence of fraud, be deemed representations and not warranties,
d no such statement shall avoid this policy or be used in de-
se to a claim thereunder, unless it is contained in the written
plication, a copy of which is endorsed upon, or attached to, this
licy when issued. No Agent is authorized to make, modify, or
charge contracts, or to waive forfeitures.

INCONTESTABILITY.—This policy shall be incontestable after one
ar from the date hereof, except for non-payment of premium.

MISSTATEMENT OF AGE.—If the age of the insured has been
isstated, the amount payable hereunder shall be such as the pre-
ium actually paid would have purchased at the correct age and
der the Company's rates at date of issue, unless the laws of
e State in which this policy is delivered shall prescribe another
ethod of settlement.

SUICIDE.—If, within one year, from the date hereof, the in-
reded shall commit suicide, whether sane or insane, the liability
the Company shall be limited to the amount of cash premiums
id on the policy.

RISKS NOT ASSUMED.—If, within one year, from the date here-
the insured shall reside in any part of the Torrid Zone; or shall
personally engaged in the occupation of blasting; underground
ing; submarine operations; aerial ascensions; handling electric
res or dynamos, where the voltage used is over 600; or as line-
n; or in ocean or lake navigation; or working upon railroad
ins as engineer or fireman; or in switching or coupling cars; or
conductor or brakeman upon freight trains. or in the produc-
n or transportation of highly explosive substances; or the man-
cture or sale of spirituous or malt liquors (except as druggist);
shall engage in the military or naval service in time of war,
s policy shall become null and void, and all payments thereon
feited.

PAYMENT OF PREMIUMS.—All premiums after the first, are due
d payable in advance at the Company's Home Office, but may be
id elsewhere to an authorized collecting agent in exchange for
eipts signed by the President, Vice President, or Secretary and
ntersigned by such agent. Failure to pay any premium, or any
te accepted therefor, when due and payable, shall cause this
licy to cease and determine and, unless reinstated, all payments
ide thereon shall remain the property of the Company, except as
reinafter provided. The mode of premium payments may be
anged, on any anniversary of the policy, from Annual to Semi-
nual or Quarterly, or vice versa, at rates now in use; but the
yment of any premium shall not maintain the policy in force be-
nd the date on which the next payment is due.

GRACE IN PAYMENT.—A grace of thirty-one days, during which
e policy shall remain in full force, will be allowed for the pay-
nt of any premium, after the first; and if death occurs within
e thirty-one days of grace, the unpaid portion of the then cur-
nt year's premium shall be deducted from the amount payable
ereunder.

REINSTATEMENT.—This Policy, if not previously surrende may be reinstated at any time within five years after date of fault in premium payment, upon furnishing evidence satisfact to the Company of the insurability of the insured, together with payment of all premium arrears, with interest at not to exceed per cent per annum, and the payment or reinstatement of all debtedness existing against the policy, at the time of such fault, with accumulated interest at not to exceed six per cent annum.

ASSIGNMENTS.—No assignment of this policy shall be bind upon the Company until the original or a duplicate thereof s be filed at its Home Office; but in no case will the Company responsible for the sufficiency or validity of any assignment. A claim against the Company, arising under this policy, made by assignee, shall be subject to satisfactory proof of interest, and any indebtedness to the Company hereon.

DIVIDENDS AND HOW APPLIED.—Upon payment of the sec annual premium, and annually thereafter, this policy shall, at end of each year to which premiums have been fully paid, be cr ited with a dividend as apportioned by the Company from the s plus to policies of the same age and class.

Dividends, at the option of the owner of this policy, may either—

1st. Applied to purchase paid-up additions to the policy,
2nd. Applied to the payment of any premium or premiums,
3rd. Paid in cash, or,
4th. Left to accumulate to the credit of the policy, with co pound interest at the rate of not less than three and one-half cent per annum, as determined by the Company, and payable the maturity of the policy, but withdrawable at any time.

Unless the owner of this policy shall elect otherwise, wit one month after any dividend is due, the dividend shall be paid cash, or applied under such other automatic option as may be quired by the laws of the State in which this policy is deliver Apportionment of dividends, as above, shall include the allot surplus arising from paid-up additions while this policy is kept full force, but not otherwise. Paid-up additions may be surrende for their net value at any time.

PAID-UP AND ENDOWMENT OPTIONS.—On written request a return of this policy for endorsement, any existing dividend ad tions hereon may, upon proper release, be used to convert t policy into a fully paid-up participating policy for its face amou when the reserve on this policy and on such dividend additi equals the net single premium at the attained age of the insur (on the reserve basis of this policy) for such a fully paid- policy of the same kind and amount. Any indebtedness to t Company, existing against this policy, will continue as a li against the paid-up policy. When the reserve on this policy, a on any existing dividend additions, equals the face amount of t policy, the Company will, upon due surrender of this policy a release of such dividend additions, pay the face amount of t policy, less any existing indebtedness to the Company thereon.

PRIVILEGE TO CHANGE TO OTHER FORMS.—At any time, up legal surrender while in full force, this policy may be exchang without medical re-examination, for a participating policy of t same amount, bearing the same date and based upon the sa age, on any plan (except the Continuous Monthly Income) now sued by the Company at a higher premium rate. The payment the Company for such exchange shall be the difference betw the premiums paid on this policy and those required for the n policy, at the Company's present rate, with compound interest not to exceed six per cent per annum, and with adjustment of c responding dividends.

OPTIONS OF SETTLEMENT.

Whenever this policy becomes due and payable either by ma-rity, surrender, or the death of the insured, and there be no ex-ting assignment, the insured, or the beneficiary after the death the insured, in case the insured shall not have otherwise di-ected, may, by written notice to the Company and due surrender this policy at its Home Office, elect to have the net proceeds of his policy paid in cash in one sum, or applied in one or more of e methods described in the following options, provided the mount to be applied under any one of such options is not less an $1,000.

GUARANTEED INCOME.—1.—The payment of interest at the rate three per cent of the amount left with the Company as a prin-pal sum, payable at the end of each year during the lifetime of e payee, and the payment, upon the death of the payee, of said incipal sum together with any accrued interest for the then cur-nt year, unless otherwise directed in said notice, to the payee's ecutors, administrators or assigns.

LIMITED INSTALLMENTS.—2.—The payment of a specified num-er of equal annual installments, the first being payable immedi-ely, and subsequent installments on the anniversary of the first—e amount of each installment to be in conformity with the amount ated in Table "B" herein set forth for each $1,000 to be applied der this option, corresponding with the number of installments to be paid.

CONTINUOUS INSTALLMENTS.—3.—The payment of equal annual tallments for 10, 15, 20 or 25 years certain, and continued there-er so long as the payee shall live, the first installment being pay-e immediately, and subsequent installments on the anniversary of first—the amount of each installment to be in conformity with amount stated in Table "B," herein set forth for each $1,000 be applied under this option, corresponding with the attained of the payee when this policy becomes payable, and the speci-d number of years certain.

PARTICIPATING SUPPLEMENTARY CONTRACT ISSUED.—A supple-ntary contract shall be issued for each option elected, which ll provide that the Guaranteed Income under Option 1; and the tallments under Option 2, or for the specified number of years rtain under Option 3, on each anniversary after the payment of first installment; shall be increased by such annual dividends may be apportioned by the Company.

SURRENDER OF SUPPLEMENTARY CONTRACT.—Any installments yable for the specified years certain under Options 2 or 3, re-ining unpaid at the death of the payee, shall, on due surrender the supplementary contract, be commuted at the rate of three r centum per annum compound interest and paid in one sum to executors, administrators or assigns of such payee, unless other-se provided by the insured in the written notice of direction for tlement.

Unless otherwise specified in said notice, the payee may, at any e, surrender any contract issued under Option 1, and withdraw principal sum and accrued interest thereon; and may, at any e, surrender any contract issued under Option 2 and receive commuted value of the installments yet to be paid, computed n the basis above specified. A contract issued under Option 3 not be surrendered for a commuted value except after the death the payee, occurring within the specified years certain, as above quired.

TABLE B.

Installments for each thousand dollars of net proceeds to be applied.

Under Option 2

No. yrs. certain	Amount of Annual Installments	No. yrs. certain	Amount of Annual Installments	No. yrs. certain	Amoun Annu Installm
5	$211 99	12	$ 97 53	19	$ 67 7
6	179 22	13	91 29	20	65 2
7	155 83	14	85 94	21	62 9
8	138 30	15	81 32	22	60 9
9	124 69	16	77 29	23	59 0
10	113 81	17	73 74	24	57 3
11	104 92	18	70 59	25	55 7

Under Option 3. CONTINUOUS INSTALLMENTS

Attained Age of Payee	Amount of Annual Installm'ts				Attained Age of Payee	Amount of Annual Install			
	10 years Certain	15 years Certain	20 years Certain	25 years Certain		10 years Certain	15 years Certain	20 years Certain	25 years
10 and under	$40 62	$40 12	$39 52	$38 88	41	$53 60	$52 26	$50 55	$4
11	40 81	40 30	39 70	39 05	42	54 44	53 01	51 17	4
12	41 01	40 50	39 89	39 22	43	55 34	53 79	51 80	4
13	41 23	40 70	40 08	39 41	44	56 28	54 61	52 46	4
14	41 45	40 91	40 28	39 60	45	57 27	55 46	53 12	5
15	41 68	41 14	40 49	39 80	46	58 32	56 34	53 80	5
16	41 91	41 37	40 71	40 00	47	59 42	57 26	54 50	5
17	42 17	41 61	40 94	40 22	48	60 58	58 22	55 19	5
18	42 43	41 86	41 18	40 44	49	61 80	59 20	55 89	5
19	42 70	42 12	41 43	40 68	50	63 09	60 22	56 60	5
20	42 99	42 39	41 69	40 98	51	64 44	61 26	57 30	5
21	43 29	42 68	41 96	41 17	52	65 85	62 32	57 98	5
22	43 60	42 98	42 24	41 43	53	67 32	63 41	58 66	5
23	43 93	43 29	42 53	41 70	54	68 87	64 52	59 33	5
24	44 27	43 62	42 84	41 98	55	70 47	65 64	59 97	5
25	44 63	43 96	43 16	42 28	56	72 15	66 76	60 58	5
26	45 01	44 32	43 49	42 58	57	73 89	67 89	61 17	5
27	45 40	44 69	43 84	42 90	58	75 69	69 01	61 72	5
28	45 81	45 09	44 21	43 23	59	77 55	70 12	62 24	5
29	46 25	45 50	44 59	43 57	60	79 46	71 20	62 71	5
30	46 70	45 93	44 98	43 92	61	81 43	72 26	63 15	5
31	47 19	46 38	45 39	44 29	62	83 42	73 29	63 54	5
32	47 69	46 85	45 83	44 66	63	85 46	74 27	63 89	5
33	48 22	47 34	46 27	45 05	64	87 51	75 20	64 19	5
34	48 77	47 86	46 74	45 45	65	89 57	76 09	64 45	5
35	49 36	48 41	47 23	45 86	66	91 63	76 91	64 67	A
36	49 98	48 98	47 73	46 29	67	93 67	77 66	64 85	
37	50 63	49 57	48 26	46 72	68	95 68	78 35	64 99	a
38	51 31	50 20	48 80	47 16	69	97 67	78 96	65 09	o
39	52 03	50 85	49 36	47 61	70 and over	99 58	79 49	65 16	a a
40	52 80	51 54	49 95	48 07					

If so requested in the written notice of election, settlem under any of the above options will be made in semi-annual, qu terly or monthly installments of the same aggregate ann amount, provided the amount of each installment will be at le ten dollars.

NON-FORFEITURE, LOAN AND CASH SURRENDER PROVISIONS.

AUTOMATIC PAID-UP INSURANCE.—1st—If, after the payment of ›miums for three or more full years, default is made in the pay-›nt of a subsequent premium, this policy shall, upon such de-›lt, without action on the part of the insured, continue as a re-›ced, paid-up non-participating policy for the amount set forth in ›ble "A" below, together with any outstanding paid-up additions;

EXTENDED INSURANCE.—2nd.—Upon written application of the ›ured and assigns, if any, and the presentation of this policy at › Home Office for endorsement, within three months after the ›e of such default, the Company will continue the full amount of › policy as non-participating, extended term insurance for the › stated in Table "A" below counting from the date of default premium payment. Any outstanding paid-up additions shall re-›in in force, unless surrendered for cash.

Any existing indebtedness to the Company, on account of this ›icy, if not paid, will reduce the amount of paid-up or extended ›urance in the ratio of such indebtedness to the cash value of › policy at the time of default in premium payment as shown Table "A."

CASH SURRENDER.—3rd—Upon request of the insured and as-›ns, if any, and the legal release and surrender of this policy, at Home Office, at the end of the third or any subsequent policy ›r, or within the thirty-one days' grace provided herein, pre-›ms having been paid in full to the end of such year, the Com-› will pay in cash, to the legal owner hereof, the amount stated Table "A" below, together with the value of any existing divi-› additions, and less any existing indebtedness to the Company account of this policy. Payment of such cash surrender value ›, in case of necessity, be deferred by the Company for not ›eding six months after application therefor is made.

POLICY LOANS.—4th.—After the payment of premiums for three more full years, there being no default in any premium pay-›t, the Company will, at any time, loan on proper assignment › deposit of this policy, and on the sole security thereof, at not exceed six per cent. per annum interest, (which interest, if paid annually, shall be added to the principal and bear the same › of interest) a sum equal to, or, at the option of the owner of › policy, less than, the amount stated in Table "A" below, to-›her with the value of any existing dividend additions; deducting ›efrom interest in advance to the end of the current policy year › all existing indebtedness to the Company hereon. Failure to › any policy loan and interest shall not void this policy, un-› the total indebtedness thereon shall equal or exceed the cash › hereunder, in which case the policy shall immediately cease › become void; but such termination shall not take effect until › month after notice shall have been mailed by the Company to › last known address of the insured and assigns, if any, on rec-› at the Home Office. Such loan may, in case of necessity, be › red by the Company for not exceeding six months after the › cation therefor is made. The whole or part of a loan may be › d at any time while the policy is in force.

In case this policy shall, according to its terms, become a re-› d, paid-up, non-participating policy, its cash and loan value › be the full reserve, less not to exceed one and one-half per › of the amount insured thereunder.

TABLE "A."

The following table shows the values guaranteed under policy, upon the assumption that premiums have been fully pa cash for the completed years stated, except that outstanding dend additions, if any, will increase, and any existing indeb ness to the Company, on account of this policy, will diminish values, in the manner above stated. Values for interme periods, after the third year, will be proportionately adjusted.

At End of	In Case of Lapse of Policy			Loan or Cash Value	At End of	In Case of Lapse of Policy		
	1st, Automatic Paid up Insurance	Or, 2nd, Extended Insurance on Application within three months.				1st, Automatic Paid up Insurance	Or, 2nd, Extended Insurance on Application within three months.	
		Years	Days				Years	Days
3rd year	$1160	5	115	$ 450	13th year	$ 6530	23	117
4th year	1730	8	30	600	14th year	7030	24	91
5th year	2300	10	286	940	15th year	7540	25	71
6th year	2860	13	97	1200	16th year	8030	26	55
7th year	3390	15	130	1450	17th year	8510	27	98
8th year	3930	17	62	1710	18th year	9010	28	248
9th year	4450	18	269	1980	19th year	9500	30	286
10th year	4970	20	35	2270	20th year	10000	Full	Paid
11th year	5490	21	104	2560	25th year			
12th year	6010	22	127	2860	30th year			

The values stated in the above table, at the end of each pol year, are mathematical equivalents, and are based on the full serve on this policy, less a surrender charge which does not ceed one and one-half per cent of the amount insured by t policy, and decreases annually until the fourteenth year, after wh there is no surrender charge. Values for other and later ye will be furnished upon request.

Note.—While any owner of this policy (either as benefic or by assignment) is a minor, no loan can be made by the Co pany except for the purpose of paying current premiums; and fore the cash surrender value can be paid, the interest of s minor must be released by a duly appointed legal guardian.

APPLICATION.

I hereby agree that, if within one year from the date of policy issued hereon, I shall reside in any part of the Torrid Zo or shall personally engage in the occupation of blasting; und ground mining; submarine operations; aerial ascensions; handl electric wires or dynamos where the voltage used is over 600; or a lineman; or in ocean or lake navigation; or working upon r road trains as engineer or fireman; or in switching or coupl cars, or as conductor or brakeman upon freight trains; or in production or transportation of highly explosive substances; or the manufacture or sale of spirituous or malt liquors (except druggist); or shall engage in the Military or Naval service in t of war, any policy issued hereon shall become null and void and payments made thereon be forfeited to said Company.

I further agree that if within the said one year I shall co mit suicide, whether sane or insane, the liability of the Compa under any policy issued hereon shall be limited to the amount cash premiums paid on the policy.

I also agree that the insurance hereby applied for shall not be force until the approval of this application by the Company at Home Office; but if the first premium required thereon shall t have been paid to the Company or its agent before such ap-oval, the policy issued hereon shall not take effect until it is de-ered and the premium actually paid while I am in good health.

I hereby declare the foregoing statements and representations, gether with those I shall make to the Company's Medical Ex-miner in continuation of this application, to be true without vasion or concealment.

MEDICAL EXAMINER'S FORM.

I hereby declare that all the statements and answers to the ove questions are complete and true, and I agree that they shall rm a part of the contract of insurance applied for, and I ex-essly waive on behalf of myself and of any person who shall ve or claim any interest in any policy issued hereunder, all ovisions of law forbidding any physician or other person who s attended or examined me or who may hereafter attend or ex-mine me, from disclosing any knowledge or information which he reby acquired.

LIFE POLICY PAID-UP IN 20 YEARS.
Incorporated Under the Laws of Illinois.

No. 99999. Ag
AMOUNT $10,000. PREMIUM $36

FEDERAL LIFE INSURANCE COMPANY
CHICAGO.

Hereby Insures the Life of *John Blank* (hereinafter kn as the Insured) and agrees to pay *Ten Thousand* Dollars to *M Blank, his wife, if living, otherwise to* the Insured's execut administrators or assigns, upon receipt at its Home Office in City of Chicago, Illinois, of due proof of the death of the Insured.

This policy is issued with the express understanding that Insured may, provided that it has not been assigned, change beneficiary or beneficiaries at any time during the continua hereof by filing with the Company a written request, duly ackno edged, accompanied by this policy, such change to take place u the endorsement of the same hereon by the Company. With the consent of the beneficiary the Insured may receive every be fit, exercise every right and enjoy every privilege conferred him by this policy.

OPTIONS OF SETTLEMENT AT END OF *TWENTY* YEAR

1st. Surrender this policy and receive *$5,661.50* plus any d dends then due and unpaid.

2nd. Surrender this policy and receive in lieu thereof a p up life policy for *$10,000.00* and receive any dividends then due unpaid in cash.

3rd. Surrender this policy and receive in lieu thereof an ann income of *$440.00* for life, and receive any dividends then due unpaid in cash.

This policy contains all the standard provisions required by laws of *Illinois* and contains no provisions prohibited by such la

OPTIONS AND PROVISIONS.

PREMIUMS—WHEN AND WHERE PAYABLE.—All premiums a the first are due and payable at the Home Office of the Company the City of Chicago or to suitable persons authorized to rece such premiums, at other places on or before the due dates, but o on the production of the Company's receipt therefor, signed by Secretary or Assistant Secretary and countersigned by the auth ized person to whom the payment is made. Although this contr is based on the receipt of premiums annually in advance, the newal premiums may be paid in semi-annual or quarterly inst ments, in advance, the amount of which will be named by the Co pany on application. If any premium or part thereof be settled the note of any person, the same shall not be held to be a paym of such premium or part thereof, but only an extension of the ti of payment, and the non-payment of any such note, or inter thereon or any premium or part of a premium when due, will v the policy, except as otherwise herein provided, without notice any person interested.

In any settlement of this policy or of any benefit hereunder a indebtedness hereon will be first deducted including any unp balance of premium for the current policy year.

INCONTESTABILITY.—This policy shall be incontestable after t years from the date of issue for the amount due except for n payment of any premium, provided however that if the age was m stated in the application, then the Company shall be liable for su an amount as the premiums paid would have purchased at the c rect age.

Should death occur as a result of any illegal act or from s cide, sane or insane, within one year from the date hereof, t

bility of the Company shall be limited to the premiums actually id hereon.

GRACE IN THE PAYMENT OF PREMIUMS.—A grace of one month ot less than thirty days) *without interest*, will be allowed for the ymen of any premium hereon, except the first, and during such me this policy will continue in full force and effect.

AUTOMATICALLY NON-FORFEITABLE.—If any premium hereon all not be paid when due or within the period of grace, prior quest therefor having been made by the Insured, the Company all charge the same as a loan with interest at 5% per annum ainst this policy, if the loan value specified on the third page rem be sufficient to cover such loan in addition to the existing debtedness and accrued interest, otherwise the Company shall ply the available loan value to pay the premium for a propor- nate period, and at any time while this policy is thus sustained force the payment of premiums may be resumed without medical amination. This provision may be revoked by the Insured, in iting, at any time prior to default in premium payment.

DIVIDENDS.—This policy shall participate in the surplus of the mpany. The proportion of divisible surplus accruing on this icy shall be ascertained and apportioned annually, subject to the ymen of the premium for the next ensuing year, and at the op- n of the Insured may be used in any one of the following ways, :

1. Applied to the payment of any premium or premiums, or
2. To purchase paid-up insurance payable at the same time d on the same conditions as this policy upon satisfactory evi- nce of good health, or
3. Left to accumulate to the credit of this policy with interest mpounded annually at 3½% payable at the maturity of this pol- but withdrawable at any time in cash upon thirty days written tice to the Company, or
4. Received in cash.

In case no option is selected by the Insured the dividend shall paid in cash.

PREMIUMS MAY BE PAID UP WITH SURPLUS.—Whenever at the of any policy year, the surplus is sufficient to prepay all pre- ums, no further premiums will be required.

SURPLUS TO BE PAID IN EVENT OF DEATH.—In event of the death the Insured all surplus which has been apportioned as herein vided, and not withdrawn or applied, will be paid to the bene- ary in addition to the sum insured.

REINSTATEMENT IN EVENT OF LAPSE.—At any time after lapse the non-payment of any premium, this policy will be reinstated written application therefor, subject to evidence of good health isfactory to the Company, and payment of past due premiums h interest thereon at the rate of five per cent per annum.

POLICY AND APPLICATION THE ENTIRE CONTRACT.—This policy d the application therefor taken together constitute the entire ntract which cannot be varied nor any of its terms waived except writing endorsed hereon and signed by the President or Secre- y of the Company at its Home Office, Chicago. The statements the Insured, in the absence of fraud, shall be deemed representa- ns and not warranties.

No agent has authority to waive any of the terms hereof or to iver any policy contrary to its provisions.

ASSIGNMENT OF POLICY.—Any assignment hereof must be made duplicate on blanks furnished by the Company. Both copies, with is policy, must be sent to the Home Office, one of the copies to be ere filed, after which this policy will be returned. The claim of y assignee shall be subject to proof of interest, the Company suming no responsibility for the validity of any assignment.

NON-FORFEITURE OPTIONS.—Upon default in the payment of any emium after three full years' premiums shall have been paid in sh, and while this policy is in force the reserve value at the end any policy year, computed according to the American Experience ble of Mortality with interest at 3½% (less a deduction in no se exceeding 1% of the amount of the insurance hereunder and

decreasing 1-10 of such deduction annually until the thirte year, after which, there will be no such deduction), may be at the option of the Insured in any one of the following (all of equal value) as set forth in the following tables, prov there be no indebtedness against this policy.

Option 1. Received in cash upon surrender of this policy fore the expiration of the days of grace. (Column 1, Table bel

Option 2. Applied to the purchase of paid-up non-particips insurance on written request and the surrender of this policy be the expiration of the days of grace. (Column 2, Table below.)

Option 3. Applied to the extension of this policy as non-ticipating term insurance from the date to which premiums been paid in cash without any further payments and without right to loans or cash surrender values. (Column 3, Table bel

If no request has been made by the Insured for the exten of this policy under the automatic non-forfeiture provisions the and if no option has been exercised by the Insured during the of grace, this policy will be continued under Option 3.

CASH LOANS.—At any time after premiums for three years s have been paid hereon, and while this policy is in full force, u proper assignment thereof and execution of proper loan agreem by the Insured on forms furnished by the Company, the Comp will loan on the sole security thereof with interest at five per per annum payable in advance to the end of the current policy y the whole or any part of the loan value of the policy, as hereina set forth in table below; provided that from such loan the Comp will deduct any indebtedness hereon and any unpaid portion of premium for the current policy year. Failure to repay any s loan or interest thereon, shall not render this policy void unless total indebtedness hereon shall equal or exceed the loan value at time of such failure, nor until one month after notice shall h been mailed by the Company to the last known address of the sured and of the assignee, if any.

TABLE OF GUARANTEED VALUES.

After Premiums are Paid for	Column 1 Cash or Loan Values	Column 2 Insurance Paid Up for Life	Column 3 Full amount of this Poli Extended	
			Years	Days
3	$328 00	$ 830	3	266
4	564 10	1390	6	163
5	808 80	1980	9	61
6	1062 00	2530	11	268
7	1324 40	3090	14	14
8	1596 30	3660	16	20
9	1877 90	4210	17	290
10	2169 60	4760	19	109
11	2471 80	5300	20	225
12	2784 70	5840	21	286
13	3108 90	6390	22	309
14	3434 60	6890	23	288
15	3772 20	7410	24	267
16	4122 30	7930	25	277
17	4485 40	8460	26	340
18	4862 40	8960	28	150
19	5254 00	9470	30	216
20 Years	5661 50	10000	For	Life

The guaranteed values in the above tables will be increased by e equivalent of the full reserve on any dividend addition hereon.

The values for the years not specified in the tables will be the quivalent of the full reserve according to the above standard and ill be furnished the Insured upon written request, this policy being een in force. Should there be any indebtedness hereon to the ompany, the same will be deducted from the cash value and the mount of extended and paid-up insurance will be such as the reuced cash value will purchase at net single premium rates.

If the premiums on this policy be paid in quarterly or semiinual installments, due allowance will be made in computing bene- for that portion of a year's premium paid in addition to the ll number of years' premiums paid.

INSTALLMENT BENEFITS.—Without change of premium this pol-y, if not assigned, may be made payable in installments of a inite number or in continuous installments, as provided in the le on the following page.

MONTHLY INSTALLMENT PROVISION.—By request of the Insured writing the proceeds of this policy payable as a death benefit ay be made in 240 installments of $5.75 each for each $1,000 yable hereunder, the first one payable immediately upon receipt due proofs of the death of the said Insured and one each on the t day of each succeeding month until 240 such installments shall have en paid. In case the beneficiary at the time of the death of the d Insured hereunder shall not live to receive all of the said inllments the remaining installments shall be commuted on the is of three and a half (3½%) per cent compound interest and d in one sum to the estate of the said beneficiary.

This policy being for *$10,000* the monthly installments so payle hereunder would be *$57.50* each.

This policy is issued in consideration of the application there-, a copy of which is hereto attached and made a part hereof, and consideration of the payment of *Three Hundred Sixty-Two and -100* Dollars, payable in advance, and in further consideration of e payment of a like amount on the *Seventeenth* day of *September* each and every year for nineteen years, or until the prior death the Insured, a part of the first year's premium being for term surance.

FREEDOM OF TRAVEL AND RESIDENCE.—This policy is absolutely ee from restrictions as to occupation, residence, travel, time or lace of death.

No extra premium will be required from the Insured for milary or naval service in time of war or in time of peace.

In Witness Whereof, the Federal Life Insurance Company as caused this policy to be executed by its President and Secrery, at Chicago, Illinois, this *17th* day of *September*, A. D. 1912.

T. W. APPLEBY, *Secretary.*

ISAAC MILLER HAMILTON, *President.*

TABLE OF INSTALLMENTS

Upon written request of the insured made to the Company at its Home Office at any time when this policy is not assigned, the insurance payable hereunder will be converted into installments under one of the rights described below. And similarly the insured will be privileged to change the manner of payment from time to time, from one right to another, as shown below, or again have the policy made payable in one sum as originally provided.

No change shall take effect until endorsed on this policy by the Company. After endorsement the policy will be returned to the insured.

One installment shall be paid immediately upon the maturity of this policy or upon receipt of due proofs of the death of the insured while this policy is in force, and annually thereafter till all are paid. Unpaid installments can neither be assigned nor commuted by the beneficiary unless such right is given by the insured in writing to the beneficiary.

RIGHT No. 1. In ten annual installments of $113.80 each, amounting in all to $1,138.00.

RIGHT No. 2. In fifteen annual installments of $81.30 each, amounting in all to $1,219.50.

RIGHT No. 3. In twenty annual installments of $65.25 each, amounting in all to $1,305.00.

RIGHT No. 4. In twenty-five annual installments of $55.75 each, amounting in all to $1,393.75.

RIGHT No. 5. In annual installments to continue during the entire lifetime of the beneficiary, the amount of each installment to be as shown below, based on the age of the beneficiary at the birthday last preceding the death of the insured. Should the beneficiary die before twenty such payments shall have been made, the Company will pay to the estate of the insured or of the beneficiary as requested, or to a second beneficiary if one be nominated by the insured, a sufficient number of installments to make twenty in all; and when so paid this policy shall be surrendered to the Company and be deemed satisfied in full.

Age of Beneficiary at Death of Insured.—	15 or Under	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Amount of Each Installment.—	$41	$41	$42	$42	$42	$43	$43	$43	$43	$44	$44	$44	$45	$45	$45	$46	$46	$47	$47	$48	$48	$49	$49	$50	$50

Age of Beneficiary at Death of Insured.—	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 or over
Amount of Each Installment.—	$51	$52	$52	$53	$54	$54	$55	$56	$57	$57	$58	$59	$60	$60	$61	$62	$62	$63	$64	$64	$65	$65	$66	$66	$66	$67

RIGHT No. 6. In annual installments to continue during the entire lifetime of the beneficiary, the amount of each installment to be as shown below, based on the age of the beneficiary at the birthday last preceding the death of the insured, and when so paid this policy shall be surrendered and be deemed satisfied in full.

Age of Beneficiary at Death of Insured.—	6 or Under	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
Amount of Each Installment.—	$44	$44	$44	$45	$45	$45	$45	$46	$46	$46	$47	$47	$48	$48	$48	$49	$49	$50	$50	$51	$51	$52	$52	$53	$54	$54	$55	$56

Age of Beneficiary at Death of Insured.	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
Amount of Each Installment.—	$57	$58	$59	$60	$61	$62	$63	$64	$66	$67	$69	$70	$72	$74	$76	$79	$81	$84	$86	$89	$93	$96	$100	$103	$107	$111	$116	$120

The service of an agent or attorney is unnecessary in the ad-
tment of any claim hereunder.
Time and expense can be saved by writing direct to the Com-
y's Home Office in Chicago.

APPLICATION.

6. I agree that no statements, promises, representations, notice information made or given by or to the persons soliciting or ting this application or by or to any other person shall be binding said Federal Life Insurance Company or in any manner affect rights unless the same be reduced to writing, made a part of this lication and approved in writing by the President, Vice-President Secretary of said Company.

7. A. I have paid Mr..... $....., the first..... mium on the policy applied for on the condition that if the risk not assumed by the Company the same is to be returned in ac-dance with the provisions of Conditional Receipt No. ..... ch I have accepted subject to the provisions thereof.

I hereby certify that before signing I read each and all of the stions, answers, statements and agreements above set forth.

MEDICAL EXAMINER'S FORM.

I hereby authorize any physician to disclose to the said Federal Insurance Company, its successors or assigns, any facts or in-mation communicated to him or acquired by him as my physician in any other manner; and I expressly waive any and all provi-s of law now existing, or that may hereafter exist, exempting or bitting any physician from disclosing any facts acquired in a fessional capacity or otherwise, or rendering any such physician mpetent as a witness.

I agree that each and all of the statements and answers con-ed in this application, consisting of Parts I and II, are full, and complete in every respect, and are offered to said Company a consideration for a contract of insurance, which shall not take t until the policy shall have been actually delivered to me and first premium shall have been actually paid during my life and e I am in good health.

I further agree, that any distribution of surplus or dividends on policy issued hereunder, shall be in accordance with the plan method then in use by said Company for such distribution, and determination of any and all distributions under said policy l be and hereby is ratified and accepted by me and by and for y person who shall have or claim any interest under said policy.

In case any premium shall not be paid when due I hereby horize the Company to charge the same as a loan against the cy according to its terms, unless otherwise requested by me in ting prior to the due date of such premium.

I hereby certify that before signing I have read each and all the above questions, statements, answers and agreements in this t II of my application.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIUM LIFE POLICY.

No. 99,999. AGE,

AMOUNT, $10,000. ANNUAL PREMIUM, $37

THE FIDELITY MUTUAL LIFE INSURANCE COMPANY
OF PHILADELPHIA, PENNA.

By this Policy of Insurance agrees to pay the sum *Ten Thousand Dollars* upon receipt at its Head Office in City of Philadelphia of due proof of the death of *John L* of *Philadelphia,* County of *Philadelphia,* State of *Pennsylva* (the insured under this policy) to *his wife, Mary Doe,* or if insured survive the aforesaid beneficiary, to the administrat executors or assigns of the insured, subject to all the requi ments, privileges and provisions stated on the following pa which are conditions precedent, and are a material part of t contract as fully as if they were recited at length over signatures hereto affixed.

This Contract is made in consideration of the written plication of the above-named insured, which is made a p hereof, a copy of which is hereto attached, and the payment advance to said Company of *Three Hundred Seventy-four* 90-100 Dollars on the delivery of this policy, and thereafter the Company at its Head Office in the City of Philadelp upon the *First* day of the month of *February* in every year d ing the life of the said insured until the premiums for twe full years shall have been duly paid to the said Company.

In Witness Whereof, THE FIDELITY MUTUAL LIFE INSU ANCE COMPANY has caused the signatures of its President a Treasurer to be affixed, at its Head Office in Philadelph attested by its Secretary, this *First* day of *February,* 1912.

Attest:

H. H. FOUSE, *Secretary.*	F. X. QUINN, *Treasurer.*	L. G. FOUSE, *Preside*

REQUIREMENTS, PRIVILEGES AND PROVISIONS
Referred to on Preceding Page.

CHANGE OF BENEFICIARY.—The insured, upon presentation this policy for proper indorsement, may, with the written approv of the President or Vice-President and while this policy is in for change the beneficiary hereof. Such change shall take effect up the endorsement of the same on the policy by the Company.

ASSIGNMENT.—No assignment of this policy shall be binding upon the ompany unless it be filed with the Company at its Head Office and be pproved in writing by the President or Vice-President. The Company ssumes no responsibility as to the validity of any assignment.

INCONTESTABILITY.—This policy and the application therefor a copy of hich is endorsed hereon when the policy is issued, constitute the entire ontract between the parties hereto, which shall be incontestable after one ear from its date of issue, except for non-payment of premiums. All statenents made by the insured shall, in the absence of fraud, be deemed repreentations and not warranties, and no such statement shall avoid or be used defense to a claim under this policy unless it is contained in a written pplication, and a copy of such application shall be endorsed upon or ttached to the policy when issued.

LIMITATIONS.—Any unpaid portion of the premium for the current policy ear of the death of the insured, and any indebtedness of the insured to the ompany on account of this contract, shall be deducted from the amount ayable hereunder.

If the age of the insured has been misstated, the amount payable hereder shall be such as the premiums paid would have purchased at the orrect age.

If the insured shall within one year from the date hereof die by his own ind or act, whether sane or insane, the only amount payable hereunder hall be a sum equal to the premiums paid hereon with interest at the rate f 6% per annum.

There are no restrictions under this policy as to residence, or travel or hange of occupation.

Military or naval service in time of war at any time during the life of e insured, requires the written consent of the President and the payment an extra premium, not to exceed 3% of the face of the policy, otherwise e amount payable hereunder shall be such a sum as the premiums paid ould have purchased on basis of the increased premiums, which sum shall be less than the full reserve for the policy and any dividend additions.

The expense of management shall not exceed, excluding the first policy ar, the net premium loading plus any taxes imposed by law.

Except when this policy is valued on the select and ultimate basis, as rein provided, the insurance hereunder for the first year is term insurance, d upon payment of the second and subsequent annual premiums the policy continued as a nineteen payment life policy at an age one year greater an the age of actual issue.

PARTICIPATION.—This policy shall participate in surplus if kept in force d not otherwise, and the Company will annually determine and apportion e divisible surplus accruing hereon, which shall annually on the anniverry of its date of issue at the option of the owner of this policy, be either) paid in cash, or (2) applied to the payment of any premium or premiums, (3) applied to the purchase of paid-up additions to the policy, or (4) ft to accumulate to the credit of the policy with interest at 3% per annum ayable at the maturity of this policy, or on any anniversary of the policy. otice of the amount of the said dividend shall be annually mailed by the ompany to the owner of this policy, which notice shall require an election such owner, and unless such owner shall elect otherwise within three onths after the mailing by the Company of such notice, the dividend shall applied to the purchase of paid-up additions to the policy. Such paid-up ditions may be surrendered at any time for a cash value which shall not less than the amount of the original cash dividend, provided the reserve such paid-up additions has not been applied to purchase extended insurce in accordance with the provisions of the clause entitled "Options on urrender or Lapse."

LOANS.—At any time after three full years' premiums shall have paid, and while this policy is in force, the Company will loan upon pr assignment of the policy and upon the sole security thereof an am which, with interest to the end of the current policy year, shall be equ or, at the option of the owner, less than the cash surrender value of policy at the end of the current policy year, deducting therefrom unpaid portion of the premium for the current policy year and all o indebtedness hereon to the Company. Interest at the rate of 5% annum shall be payable in advance upon such loan to the end of the current policy year and annually in advance thereafter at the same r Unless the loan be solely for the purpose of paying premiums due upon policy, the granting of any loan may be deferred by the Company f period not exceeding ninety days after receipt of application therefor.

If interest be not paid when due it shall be added to the principal bear interest at the same rate, and such loan may be repaid in whole, o instalments of not less than five dollars, at any time while this policy force. Failure to repay any such loan or loans or to pay interest ther shall not void this policy, unless the total indebtedness hereon to the C pany shall equal or exceed the loan value at the time of such failure, until thirty-one days after notice shall have been mailed by the Compan the last known address of the person to whom the loan was made an the insured and of the assignee, if any, of record at the Head Office of Company.

BASIS OF VALUES.—The loan, cash and paid-up values, and the term extended insurance hereunder are based on and are at least equal to entire reserve on this policy, computed upon the American Experie Table of Mortality and 3% interest, and on the select and ultimate b hereinafter referred to, less a sum during the first twenty years only exceeding 2½% of the amount of the policy. If there be any divid additions to this policy the values shall be proportionately increased f the reserve on such additions computed on same basis. If there shoul any indebtedness hereon the values shall be diminished proportionatel the same basis, and the extended insurance will be reduced in the rat such indebtedness to the net value of such extended insurance. The se and ultimate method of valuation herein referred to is on the basis that rate of mortality during the first five years after issuance of the policy s be calculated according to the following percentage of the rates show the American Experience Table of Mortality, to wit, first insurance y 50% thereof, second insurance year 65% thereof, third insurance year thereof, fourth insurance year 85% thereof, and fifth insurance year thereof.

OPTIONS ON SURRENDER OR LAPSE.—After three full annual premi shall have been paid, the owner, at any time within three months after default, may surrender this policy and elect (a) to receive in cash, wit ninety days after date of application therefor, the cash surrender va thereof, or to have such value applied (b) to purchase paid-up insura payable at the same time and on the same conditions as this policy, without future participation in surplus, or (c) to continue the insuranc force for the face amount of this policy as non-participating term insura and without the right to loans. If the owner shall not, within three mo after any default, surrender this policy to the Company at its Head Of as herein provided, the insurance hereunder will be automatically tinued as provided in option (c).

The table of surrender values contained herein shows the minim amount of such values at the ends of policy years, the policy being from indebtedness. If surrender or default be at any other time than at anniversary of the policy the values of the preceding anniversary shal increased proportionately from any instalment premiums paid on acco of the current policy year. Cash values herein are at least equal to amount available for the purchase of extended insurance.

PAYMENT OF PREMIUMS.—Every premium is due and payable advance at the Head Office of the Company in the City of iladelphia, but may be paid to an authorized agent of the Cominy on or before the date when due upon delivery of a reipt signed by the President and Treasurer of the Company and untersigned by said agent.

The Company will accept payment of the premiums hereon in mi-annual or quarterly instalments as follows:—
.10 on the *first* day of the months of *February and August* or .30 on the *first* day of the months of *February, May, August and vember* in each year. Except as herein provided, the payment a premium or instalment thereof shall not maintain this policy force beyond the due date of the next premium or instalment premium.

DAYS OF GRACE.—A grace of thirty-one days, subject to an inest charge at the rate of 5% per annum, will be granted for the ment of every premium after the first, during which time the rance shall continue in force. If the insured shall die within days of grace the amount of such premium with interest shall deducted from the amount payable hereunder.

REINSTATEMENT.—In the event of any default in payment of emium, this policy may be revived at any time within three ars from date of default, except in case the policy has been surndered for its cash value or the term of extended insurance has pired, upon production of evidence of insurability satisfactory to Company and the payment of all over-due premiums and the ment or reinstatement of any other indebtedness to the Comy upon this policy with interest at a rate not exceeding 6% annum.

INSTALMENT PRIVILEGE.—The amount insured under this policy payable in one sum, but it will be paid in instalments if desired, accordance with the provision endorsed hereon entitled "Modes Settlement at Maturity" and the Instalment Tables contained rein.

MATURING AS ENDOWMENT.—After twenty full annual prems shall have been paid as herein provided the insured may tinue thereafter to pay such annual premiums until such time the additional premiums, with interest at the rate of 3% per um, compounded annually, together with the reserve upon the cy and upon any paid-up additions hereto, shall equal the face ount of the policy, at which time the Company will, upon surder of the policy and all paid-up additions, pay to the insured sum of *Ten Thousand* Dollars, or will annually thereafter pay the insured the sum of *Three Hundred* Dollars during life, and on the death of the insured will pay said sum of *Ten Thousand* llars to the beneficiary hereunder. If the latter option be seted, the policy shall be surrendered and a supplementary conct shall be issued. If the insured shall die before the maturity this policy as an endowment as herein provided, all such addinal premiums paid, with interest thereon at the rate of 3% per um, compounded annually, shall be paid to the beneficiary reunder in addition to the sum insured hereunder and under any d-up additions hereto. If the insured shall continue the payent of premiums after twenty years as herein provided, and there e no paid-up additions hereto, this policy will mature as an dowment on the *first* day of *May*, 1989, and prior thereto if there any paid-up additions. If the policy be surrendered for its h value after twenty annual premiums shall have been paid and ore maturity hereunder as an endowment, the additional premms paid, with interest thereon at the rate of 3% per annum, mpounded annually, will be paid in addition to such cash surrenr value.

TABLE OF LOAN AND SURRENDER VALUES.

After Payment of Annual Premiums	Loan Value or Cash Value	Paid-up Insurance	Extended Insurance		After Payment of Annual Premiums	Loan Value or Cash Value	Paid-up Insurance	Exten Insura
			Yrs.	Mos.				Yrs.
3	$540	$1220	6	2	12	$3050	$5820	22
4	770	1710	8	9	13	3390	6360	23
5	1020	2220	11	4	14	3760	6900	24
6	1270	2720	13	7	15	4130	7430	25
7	1540	3230	15	7	16	4490	7970	26
8	1820	3740	17	5	17	4860	8420	27
9	2100	4250	18	10	18	5240	8910	28
10	2410	4770	20	2	19	5640	9420	30
11	2720	5290	21	4	20	6100	Full Paid	for

Values not stated will be furnished on application to the H Office.

MODES OF SETTLEMENT AT MATURITY.

The amount insured under this policy is payable in one s but if there be no existing assignment of the policy made as her provided, the insured or the beneficiary after the insured's death case the insured shall have made no election, may elect to h the net sum payable hereunder upon the death of the insured p in one of the following methods provided the amount payable the beneficiary, or to each beneficiary if there be more than o shall be at least $50.00 annually under the method selected.

(1) By the payment of interest at the rate of 3% per ann of said net sum, payable at the end of each year during the li time of the beneficiary, and by the payment upon the death the beneficiary of said net sum, together with any accrued inter thereon for the then current year, to the executors, administrat or assigns of the beneficiary or as otherwise directed in the not of election.

(2) By the payment of equal annual instalments for a spe fied number of years, the first instalment being payable imme ately and subsequent instalments on the anniversary of the fi the amount of each instalment to be in accordance with the follo ing Instalment Table for each one thousand dollars of said sum.

Number of Annual Instalments.	Amount of Each Annual Instalment.	Number of Annual Instalments.	Amount of Each Annual Instalment.	Number of Annual Instalments.	Amount of Each Annual Instalment.	Number of Annual Instalments.	Amount of Each Annual Instalment.	Number of Annual Instalments.	Amount of Each Annual Instalment.	Number of Annual Instalments.	Amount of Each
2	$507 39	6	$179 23	10	$113 82	14	$85 95	18	$70 59	22	$60
3	343 23	7	155 83	11	104 93	15	81 33	19	67 78	23	59
4	261 19	8	138 31	12	97 54	16	77 29	20	65 26	24	57
5	211 99	9	124 69	13	91 29	17	73 74	21	62 98	25	55

(3) By the payment of equal annual instalments for a fixed riod of twenty years and for as many years thereafter as the neficiary shall live, the first instalment being payable immediately d subsequent instalments on the anniversary of the first, the ount of each instalment to be in accordance with the following stalment Table for each one thousand dollars of said net sum. If a method be selected, the Company will require satisfactory dence of the age of the beneficiary.

Age of Beneficiary at death of Insured.	Amount of Each Annual Instalment.	Age of Beneficiary at death of Insured.	Amount of Each Annual Instalment.	Age of Beneficiary at death of Insured.	Amount of Each Annual Instalment.	Age of Beneficiary at death of Insured.	Amount of Each Annual Instalment.	Age of Beneficiary at death of Insured.	Amount of Each Annual Instalment.	Age of Beneficiary at death of Insured.	Amount of Each Annual Instalment.
nd under	$39 52	21	$41 96	32	$45 82	43	$51 81	54	$59 33	65	$64 45
11	39 70	22	42 24	33	46 27	44	52 46	55	59 97	66	64 67
12	39 89	23	42 53	34	46 74	45	53 12	56	60 58	67	64 85
13	40 08	24	42 84	35	47 23	46	53 80	57	61 17	68	64 99
14	40 28	25	43 16	36	47 73	47	54 50	58	61 72	69	65 09
15	40 49	26	43 49	37	48 26	48	55 19	59	62 24	70	
16	40 71	27	43 84	38	48 80	49	55 89	60	62 71	and over	65 16
17	40 94	28	44 21	39	49 36	50	56 59	61	63 15		
18	41 18	29	44 59	40	49 95	51	57 29	62	63 54		
19	41 43	30	44 98	41	50 55	52	57 98	63	63 89		
20	41 69	31	45 39	42	51 17	53	58 66	64	64 19		

Any instalment payable under (2) or (3) which shall not have n paid prior to the death of the beneficiary, shall be paid, unless erwise directed in the notice of election, to the executors, administrators or assigns of the beneficiary.

Such election shall be made by written notice to the Company its Head Office. This policy shall then be surrendered to the mpany and a supplementary contract shall be issued for the de of settlement elected. The above modes of settlement are ed upon an assumed interest earning of 3%, but if in any year Company shall declare for that year on funds held by it under h modes of settlement a greater interest rate than 3%, such cess interest over 3% for such year will be paid in addition to e annual instalment for that year, but if settlement be made der (3) only the instalments for the fixed period of twenty years all be so increased.

Unless otherwise specified in the written notice making such ction, the beneficiary may at any time surrender the supplementary contract for the commuted or present value of the payents yet to be made, computed at 3% per cent. per annum, compunded annually; provided that no such surrender and commutaon will be made under mode of settlement (3) except after the ath of the beneficiary occurring within the aforesaid twenty ars.

Instalment payments under any option will be made annually, mi-annually, quarterly or monthly, as the insured or beneficiary ay elect, provided the amount payable be at least $50.00 when aid annually, $25.00 when paid semi-annually, $15.00 when paid arterly, and $10.00 when paid monthly, and the total of the actional payments each year shall be equal to the annual payent provided for by the table.

The above modes of settlement are not applicable if the beneficiary be a firm or corporation, and if there be more than one

designated beneficiary, the proceeds of the policy, unless other therein specifically provided shall be considered as divided equal parts.

NOTICE.—It is not necessary for the Insured or Beneficiar employ an attorney or any other person in collecting the insura under this policy, or in receiving any of the benefits it provide

Time and expense will be saved by writing direct to the H Office of the Company, 112-116 North Broad Street, Philadelp Pa.

APPLICATION.

I hereby apply to The Fidelity Mutual Life Insurance Comp of Philadelphia, Pa., for a policy of insurance, to be issued pursuance of this application, and certify as follows:

* * * *

I hereby agree and bind myself as follows:

1. That the truthfulness of each statement above made contained, by whomsoever written, is material to the risk, and the sole basis of the contract with the said Company.

2. That each and every statement herein made or contai is full, complete and true.

3. That no agent of, or any other person on behalf of, t Company has any power or authority to make or modify any c tract of insurance, to grant credit, or to extend time for pay any premium, or to waive any forfeiture, or to reinstate any pol of insurance or to bind the Company by making any promise, by making or receiving any representation or information, it bel agreed, that such powers can be exercised only in writing by t President, Vice-President, Actuary or Assistant Actuary of t Company at its Head Office, and shall not be delegated.

4. That the policy issued hereon shall not become binding the Company until the first payment due thereon shall have be actually received by the Company or its authorized agent and t policy delivered to me during my lifetime and continued go health.

MEDICAL EXAMINER'S FORM.

I hereby further declare that I am the identical person d scribed above; that I have read and understand all the above que tions put to me by the Medical Examiner, and the answers the to, and that each and every one of said answers is full, comple and true. I also hereby authorize any and all physicians, wh may have heretofore attended or been consulted by me or who m hereafter attend or be consulted by me, to disclose any and all i formation acquired by such consultation or attendance, and hereby expressly waive any and all provisions of law forbidd any physician to disclose any such information.

0-PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE POLICY.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $382.60.

THE FRANKLIN LIFE INSURANCE COMPANY
OF ILLINOIS.

Hereby Promises and Agrees to pay *Ten Thousand Dollars* upon receipt of due proofs of the death of *Benjamin Franklin*, the Insured, to *Deborah Franklin* (*Wife, as Beneficiary*), subject to the terms and provisions hereinafter contained.

This Insurance is Granted in consideration of the application therefor, which is hereby made a part of this contract, and of the payment in advance of *Three Hundred Eighty-two and 60/100* Dollars, being the premium to provide Term Insurance for one year from *January first*, 1909, to *January first*, 1910, which is the first Policy Year. The Insured is entitled to continue this contract thereafter as a Limited Payment Life Policy upon payment in advance of the *Annual* renewal premium of *Three Hundred Eighty-two and 60/100* Dollars on or before the *first* day of *January* in every year until renewal **premiums for nineteen years** shall have been paid, or until the prior death of the Insured.

DIVIDENDS AFTER FIRST POLICY YEAR.—Upon payment of each renewal premium this Policy shall participate in the Company's surplus by annual apportionment therefrom of dividends by the Company. Such dividends shall be paid in cash. Or, if the Insured so elects, the dividends may be

(1) Applied toward payment of premiums, or

(2) Left on deposit with the Company (payable on demand) at not less than three per cent per annum interest, or

(3) Applied to purchase paid-up participating additions to this Policy at the Company's single premium rate for participating insurance for the attained age of the Insured.

After payment of all premiums provided for by this Policy, it will continue while in force to participate in like manner in the surplus of the Company and dividends thereafter apportioned shall be paid in cash, or, at the election of the Insured, may be used as provided in options 2 or 3 above.

STATE OF ILLINOIS—INSURANCE DEPARTMENT.
SPRINGFIELD, January 1st, 1909.

This Policy is Registered; and Approved Securities, equal in value to the Legal Reserve hereon, are held in Trust by this Department.

.....
Insurance Superintendent.

RENEWAL PREMIUMS may be paid Annually, Semi-Annually or Quarterly, in advance, in accordance with the Company's table of rates applicable hereto, and the Insured may change from one to another of such modes of payment upon written request therefor to the Home Office of the Company.

Premiums must be paid at the Home Office of the Company in the City of Springfield, Illinois, or at the pleasure of the Company, to a designated collector, but in any case only in exchange for the Company's receipt therefor, signed by the President or Secretary, and countersigned by such collector.

If any premium is not paid when due, this Policy shall be ipso facto null and void and all premiums forfeited to the Company, except as herein provided.

A GRACE OF ONE MONTH (without interest charge) wi allowed for the payment of renewal premiums, during w month this Policy will remain in full force.

THIS POLICY IS AUTOMATICALLY NON-FORFEITABLE, as foll If any renewal premium is not paid before the expiratio the month of grace herein allowed, this Policy will, wit action of the Insured or payment of further premiums, tinue as Non-Participating Paid-up Term Insurance for Principal Sum insured, but without loan or surrender va as follows:

1. If there is no indebtedness to the Company, the surance will be for the Term specified in Column 2 of Table on the third page hereof, such Term to be reckoned f the due date of the unpaid premium.

In lieu of such Term Insurance, upon the Insured's wri request and legal surrender of this Policy within one m from the due date of the unpaid premium, the Company wil

(a) Issue a Non-Participating Paid-up Life Policy for amount specified in Column 3 of said table, or

(b) Pay the Cash Value specified in Column 4 of table.

2. If there is any indebtedness to the Company, such debtedness shall be deducted from the Net Value of the T Insurance provided for in paragraph 1 above, computed acc ing to the American Experience Table of Mortality with inte at the rate of three and one-half per cent per annum, and the Insur will be for such Term, reckoning from the due date of the paid premium, as the Excess of such Net Value over the debtedness will purchase at the Insured's then attained ag net singe premium rates by the Mortality Table and inte rate aforesaid.

In lieu of such Term Insurance, upon the Insured's wri request and legal surrender of this Policy within one mo from the due date of the unpaid premium, the Company wil

(a) Issue a Non-Participating Paid-up Life Policy for s amount as the excess above referred to will purchase at the sured's then attained age at net single premium rates by Mortality Table and interest rate aforesaid, or

(b) Pay the Cash Value specified in Column 4 of the ta on the third page hereof, less such indebtedness.

THIS POLICY MAY BE REINSTATED (unless previously s rendered) at any time after default in the payment of any newal premium, provided the Insured applies therefor on Company's form and furnishes evidence of insurability sa factory to the Company and pays in cash all past due p miums with interest thereon at the rate of five per cent annum from date when due; and provided also, that any debtedness to the Company at date of default with inter thereon to date of reinstatement shall be a first lien agai this Policy.

THIS POLICY IS UNRESTRICTED as to Travel, Residence a Occupation of the Insured in time of peace or war, and af one year from date of issue is incontestable if all premiu shall have been duly paid. This Policy covers death from a cause, but in case of death by self-destruction, sane or insa within one year from date of issue, a sum equal to one-te of the Principal Sum insured, and no more, shall be paid.

CHANGE OF BENEFICIARY.—The Insured may change a designated Beneficiary at any time during the continuance this Policy, provided it is not then assigned, by filing with t Company a written request accompanied by this Policy, su change to take effect upon the endorsement of the same the Policy by the Company, whereupon all interest of t former Beneficiary shall cease. If no Beneficiary shall survi the Insured the Policy shall be payable to the Insure Executors, Administrators or Assigns.

INSTALMENT PRIVILEGE.—The Insured may change the mode payment of this Policy as a death claim from payment in he sum to payment by annual instalments as provided on the arth page hereof.

CASH LOANS AFTER THE FIRST YEAR.

The Insured is entitled to Cash Loans on the sole security this Policy at any time after the first Policy Year if pre-iums are paid in cash to the end of the Policy Year in which e loan is made. The aggregate loans hereunder shall not ceed the sum stated in Column 1 of the table below for the d of the Policy Year last completed. A proper Loan Agree-ent and Assignment of the Policy must be executed by the sured on forms provided by the Company, and the Policy posited with the Company, or the amount of the loan en-rsed hereon by the Company. Interest shall be at the rate five per cent per annum, payable in advance to the end of e current Policy Year and annually in advance thereafter. ilure to pay any loan or interest thereon shall not void this licy unless the total indebtedness to the Company shall al or exceed the legal reserve of this Policy and of the vidend additions hereto, if any, nor until one month after tice shall have been mailed by the Company to the last own address of the Insured and of the Assignee, if any.

TABLE OF LOAN AND NON-FORFEITURE VALUES.

The amount of the Loan, Paid-up Life Insurance and Cash lues and the term of Continued Insurance shown in the fol-wing table will be increased by the application of the re-rve of any dividend additions made hereto in accordance with vidend option No. 3 on the first page hereof. The American xperience Table of Mortality with interest at the rate of ree and one-half per cent per annum will be used in calcu-ting any such increase in the term of Continued Insurance d in the amount of Paid-up Life Insurance.

TABLE OF LOAN AND NON-FORFEITURE VALUES.

*Upon mpletion of	Col. 1 Loan Value	Col. 2 Term of Continued Insurance		Col. 3 Paid-up Life Insurance	Col. 4 Cash Value	Upon Completion of	Col. 1 Loan Value	Col. 2 Term of Continued Insurance		Col. 3 Paid-up Life Insurance	Col. 4 Cash Value
		Yrs	Mos					Yrs	Mos		
t Policy Year	$220	None		None	None	11th Policy Year	$2990	21	4	$5510	$2670
d " "	450	2	5	$570	$220	12th " "	3330	22	5	6050	2990
d " "	690	5	1	1130	450	13th " "	3680	23	6	6590	3330
h " "	950	7	9	1690	690	14th " "	4050	24	6	7120	3680
h " "	1210	10	5	2230	950	15th " "	4420	25	6	7650	4050
h " "	1480	12	11	2800	1210	16th " "	4820	26	8	8190	4420
th " "	1760	15	1	3340	1480	17th " "	5230	28	1	8720	4820
th " "	2050	17	..	3890	1760	18th " "	5650	30	..	9260	5230
th " "	2350	18	7	4430	2050	19th " "	6100	33	5	9790	5650
th " "	2670	20	1	4980	2350	20th " "	6210	Paid-up for life			6100

* In case of default in the payment of a premium due at an termediate period the Non-Forfeiture Values will be computed on e same basis as the corresponding Values for the end of the licy Year last expired. Loan and Cash Values after the 20th licy Year will be the Full Reserve of this Policy and of the Divi-end Additions thereto, if any; figures will be furnished on request the Home Office of the Company.

GENERAL PROVISIONS.

(1) Only the President or Secretary has power in beha of the Company (and then only in writing) to make or modi this or any Contract of Insurance, or to extend the time f paying any premium, and the Company shall not be bound b any promise or representation heretofore or hereafter give by any agent or person other than the above.

(2) If the age of the Insured is misstated, the amou payable hereunder shall be the Insurance which the premiu paid would have purchased under this Policy at the true ag of the Insured.

(3) Any assignment of this Policy must be made and sen to the Home Office in duplicate, one to be retained by th Company and the other to be returned. The Company assume no responsibility for the validity of any assignment.

(4) This Policy is payable at the Home Office of the Com pany in Springfield, Illinois. Before any amount shall be pai hereunder, proof of the interest of the claimant must be fu nished and any indebtedness to the Company, including th amount necessary to complete the premium for the curren Policy Year, must be settled.

(5) The Reserve Basis of this Policy during the premiu paying period is the American Experience Table of Mortalit with interest at the rate of three and one-half per cent pe annum. Thereafter the larger Reserves required by the sam Mortality Table with interest at the rate of three per cen per annum will be maintained.

(6) This Policy and the Application herefor (a copy o which application is attached hereto) constitute the entir Contract between the parties hereto. All statements made b the Insured shall in the absence of fraud be deemed represen tations and not warranties, and no such statement shall avoid the Polic unless it is contained in such application.

This Policy is issued with the express understanding that th Insured may, without the consent of the Beneficiary, receiv every benefit, exercise every right, and enjoy every privilege co ferred upon him by this Policy.

In Witness Whereof, THE FRANKLIN LIFE INSURANCE COM PANY has caused this Policy to be signed by its President an Secretary, and countersigned by its Actuary, at Springfield, Illinoi this *first* day of *January*, 1909.

HENRY ABELS, *Secretary.* EDGAR S. SCOTT, *President*

Countersigned

A. G. PORTCH, *Actuary.*

INSTALMENT BENEFITS.

The Insured may change the mode of payment of this Polic as a death-claim, if the Policy is not assigned, from payment in on sum, as provided on the first page, to payment by annual Instal ments, as stated below.

The following tables are based upon a Policy of $1,000, an will apply *pro rata* to the amount payable under this Policy, pro vided the amount is not less than $1,000; if the amount is less tha $1,000, these Instalment Benefits shall not apply, but this Polic will be payable in one sum only:

LIMITED INSTALMENTS.

Annual Instalments limited to the number stated below; an number from two to twenty-five may be selected by the Insured.

Number of Instalments....	25	20	19	18	17	16	15
Amount of each Instalment	$55 75	$65 25	$67 78	$70 59	$73 74	$77 29	$81 3

umber of Instalments....	14	13	12	11	10	9	8
mount of each Instalment	$85 94	$91 29	$97 53	$104 92	$113 81	$124 69	$138 30

umber of Instalments....	7	6	5	4	3	2
mount of each Instalment	$155 83	$179 22	$211 99	$261 19	$343 23	$507 39

* ILLUSTRATION.—If payment is to be made by 20 Instalments, the amount f each Instalment will be $65.25 for each $1,000 of Insurance.

CONTINUOUS INSTALMENTS.

Twenty-five annual Instalments at least to be paid, but Instalments *to continue during entire life-time* of Beneficiary.

(Payment by Continuous Instalments cannot be selected if here is more than one Beneficiary under this Policy.)

ge of Beneficiary at Death of Insured...	10	11	12	13	14	15	16	17	18
mount of each Instalment.....	$38 88	$39 05	$39 22	$39 40	$39 60	$39 79	$40 00	$40 21	$40 44

ge of Beneficiary at Death of Insured...	19	20	21	22	23	24	25	26	27
mount of each Instalment.....	$40 67	$40 91	$41 16	$41 42	$41 69	$41 98	$42 27	$42 58	$42 89

ge of Beneficiary at Death of Insured...	28	29	* 30	31	32	33	34	35	36
mount of each Instalment.....	$43 22	$43 56	$43 91	$44 28	$44 66	$45 05	$45 45	$45 86	$46 28

ge of Beneficiary at Death of Insured...	37	38	39	40	41	42	43	44	45
mount of each Instalment.....	$46 71	$47 16	$47 61	$48 06	$48 53	$49 00	$49 47	$49 93	$50 40

ge of Beneficiary at Death of Insured...	46	47	48	49	50	51	52	53	54
mount of each Instalment.....	$50 86	$51 31	$51 75	$52 18	$52 58	$52 98	$53 34	$53 68	$54 00

ge of Beneficiary at Death of Insured	55	56	57	58	59	60 or over
mount of each Instalment.	$54 29	$54 55	$54 79	$54 99	$55 17	$55 31

* ILLUSTRATION.—If at the death of the Insured the Beneficiary should e 30 years of age last birthday, the amount of each annual Instalment will e $43.91 for each $1,000 of Insurance, payable during the entire life-time of he Beneficiary, but if the Beneficiary should die before the 25 Instalments hall have been paid, the remainder of the 25 Instalments will continue to be aid annually to the Executors, Administrators or Assigns of the Beneficiary.

The Insured may subsequently change his selection under these Instalment Benefits; he may also revoke all selections, thereby making this Policy again payable in one sum.

GENERAL PROVISIONS.

(1) Only the President or Secretary has power in bel of the Company (and then only in writing) to make or mod this or any Contract of Insurance, or to extend the time paying any premium, and the Company shall not be bound any promise or representation heretofore or hereafter gi by any agent or person other than the above.

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(6) This Policy and the Application herefor (a copy which application is attached hereto) constitute the ent Contract between the parties hereto. All statements made the Insured shall in the absence of fraud be deemed repres tations and not warranties, and no such statement shall avoid the Po unless it is contained in such application.

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HENRY ABELS, *Secretary.* EDGAR S. SCOTT, *Preside*

Countersigned A. G. PORTCH, *Actuary.*

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mount of each Instalment	$155 83	$179 22	$211 99	$261 19	$343 23	$507 39

* ILLUSTRATION.—If payment is to be made by 20 Instalments, the amount each Instalment will be $65.25 for each $1,000 of Insurance.

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Twenty-five annual Instalments at least to be paid, but Instal-nts *to continue during entire life-time* of Beneficiary.

(Payment by Continuous Instalments cannot be selected if re is more than one Beneficiary under this Policy.)

e of Beneficiary at eath of Insured...	10	11	12	13	14	15	16	17	18
mount of each In-talment.....	$38 88	$39 05	$39 22	$39 40	$39 60	$39 79	$40 00	$40 21	$40 44

e of Beneficiary at eath of Insured...	19	20	21	22	23	24	25	26	27
ount of each In-talment.....	$40 67	$40 91	$41 16	$41 42	$41 69	$41 98	$42 27	$42 58	$42 89

e of Beneficiary at eath of Insured...	28	29	* 30	31	32	33	34	35	36
ount of each In-talment.....	$43 22	$43 56	$43 91	$44 28	$44 66	$45 05	$45 45	$45 86	$46 28

e of Beneficiary at eath of Insured...	37	38	39	40	41	42	43	44	45
ount of each In-talment.....	$46 71	$47 16	$47 61	$48 06	$48 53	$49 00	$49 47	$49 93	$50 40

e of Beneficiary at eath of Insured...	46	47	48	49	50	51	52	53	54
ount of each In-talment.....	$50 86	$51 31	$51 75	$52 18	$52 58	$52 98	$53 34	$53 68	$54 00

e of Beneficiary at Death Insured	55	56	57	58	59	60 or over
ount of each Instalment	$54 29	$54 55	$54 79	$54 99	$55 17	$55 31

* ILLUSTRATION.—If at the death of the Insured the Beneficiary should 30 years of age last birthday, the amount of each annual Instalment will $43.91 for each $1,000 of Insurance, payable during the entire life-time of Beneficiary, but if the Beneficiary should die before the 25 Instalments ll have been paid, the remainder of the 25 Instalments will continue to be ll annually to the Executors, Administrators or Assigns of the Beneficiary.

The Insured may subsequently change his selection under these stalment Benefits; he may also revoke all selections, thereby aking this Policy again payable in one sum.

No selection, change or revocation shall take effect until dorsed on this Policy by the Company. After endorsement Policy will be returned to the Insured.

The payment of the first Instalment shall be made immedia upon receipt of due proofs of the death of the Insured, and subseq Instalments shall be paid anually thereafter.

The Beneficiary can neither assign nor commute unpaid Ins ments unless such right is given by the Insured to the Benefic when payment by Instalments is directed.

APPLICATION.

I DECLARE on behalf of myself and of any person who s have or claim any interest in any policy issued hereon that each the statements and answers contained herein is full, complete true.

I AGREE on behalf of myself and of any person who shall h or claim any interest in any policy issued hereon (1) That Company shall not incur any liability upon this application u the policy has been issued by the Company and the first premi has actually been paid to and accepted by the Company, or authorized agent, and the policy has been delivered to and accep by me during my lifetime and good health; (2) That the pr ciples and methods which may be adopted by the Company for portionment by way of dividends or otherwise to any policy iss upon this application of its share of the Company's divisible s plus arising from participation therein are hereby accepted ratified; (3) That if within one year from the date of any pol issued hereon I shall die by self destruction, sane or insane, th shall be payable one-tenth of the principal sum insured under s policy and no more; (4) That this instrument marked Part I. the "Answers made to the Medical Examiner" marked Part II. gether form the application for and shall be construed as a part any policy issued thereon.

MEDICAL EXAMINER'S FORM.

I hereby certify that the foregoing statements and answers are c rectly recorded by the Medical Examiner and I declare said statements answers to be full, complete and true.

20 PAYMENT LIFE POLICY WITH DISABILITY BENEFITS.

o. 99999. AGE 35.
MOUNT $10,000. PREMIUM $365.60.

THE GERMANIA LIFE INSURANCE COMPANY
OF THE CITY OF NEW YORK.

In Consideration of the sum of *Three hundred sixty-five* ollars and *Sixty* Cents, constituting payment of the premium for e period terminating on the *first* day of *March,* Nineteen Hun- red and *thirteen,* and in further consideration of the payment of premium of like amount on said date, and thereafter on the st day of *March,* in every year during the continuance of this licy, until premiums shall have been paid for *twenty* full years m *March first,* Nineteen Hundred and *thirteen,* or until the or death of the Insured, with waiver of premiums in case of ability as provided in the first paragraph on the third page reof,

Promises to Pay at the Home Office of the Company in the y of New York, upon receipt at said Home Office of due proof the death of *John Doe* of *New York,* County of *New York,* ate of *New York,* herein called the Insured, to *Mary Doe,* bene- iary, with right of revocation, *Ten Thousand* Dollars, less any debtedness hereon to the Company and any unpaid portion of e premium for the then current policy year.

CHANGE OF BENEFICIARY.—When the right of revocation has en reserved, or in case of the death of any beneficiary under her a revocable or irrevocable designation, the Insured, if there no existing assignment of the Policy made as herein provided, y, while the Policy is in force, designate a new beneficiary with without reserving right of revocation by filing written notice reof at the Home Office of the Company, accompanied by the licy for suitable endorsement thereon. Such change shall take ect upon the endorsement of the same on the Policy by the Com- ny. If any beneficiary shall die before the Insured, the interest such beneficiary shall vest in the Insured.

PAYMENT OF PREMIUMS.—The Company will accept payment of emiums at other times than as stated above, as follows: *One undred Eighty-six and 50-100 Dollars semi-annually, on the first ys of March and September in each year; Ninety-five and 10-100 ollars, quarterly, on the first days of March, June, September and ecember, in each year,* but any such change will be made only at e beginning of a policy year.

Except as herein provided, the payment of a premium or instal- ent thereof shall not maintain the policy in force beyond the date hen the next premium or instalment thereof is payable.

All premiums are payable in advance at said Home Office or to y agent of the Company upon delivery, on or before the due date a premium, of a receipt signed by an Executive Officer (Presi- ent, Vice-President, Second Vice-President or Secretary) of the ompany and countersigned by said agent.

A grace of one month (not less than thirty days) subject to an terest charge at the rate of five per centum per annum shall be ranted for the payment of every premium after the first, during hich time the insurance shall continue in force. If death occur ithin the period of grace, the unpaid portion of the premium for

the then current policy year shall be deducted from the am
payable hereunder.

INCONTESTABILITY.—This policy with the application therefo
copy of which is endorsed hereon or attached hereto, shall co
tute the entire contract between the parties and shall be incon
able, except for non-payment of premiums, after it shall have
in force for one year. All statements made by the Insured sha
the absence of fraud be deemed representations and not warran
and no such statement shall avoid this policy or be used in def
to a claim thereunder, unless it is contained in the written appl
tion and a copy of such application is endorsed upon or attache
this policy when issued.

If the Insured shall, within one year from the date hereof, c
mit suicide or die by his or her own hand or act, whether sane
insane at the time, the liability of the Company shall be limite
the amount of the net reserve for this policy computed according
the American Experience Table of Mortality with interest at
rate of three per centum per annum.

If the age of the Insured has been misstated, the amount p
able hereunder shall be such as the premium paid would have p
chased at the correct age.

PARTICIPATION.—The proportion of divisible surplus accru
upon this policy shall be ascertained and distributed as divide
annually and not otherwise.

DIVIDENDS.—Dividends at the option of the Insured or the ow
shall on the *first* day of *March* of each year be either—

(1) Paid in cash; or,

(2) Applied toward the payment of any premium or pre
u... ; or,

(3) Applied to the purchase of paid-up additions to the p
icy; or,

(4) Left to accumulate to the credit of the policy, with
terest at the rate of three per centum per annum, and payable
maturity of the policy, but withdrawable on any anniversary
the policy.

Unless the Insured or the owner shall elect otherwise wit
three months after the mailing by the Company of a written not
requiring the election of one of the four above options, the divide
will be applied to the purchase of paid-up additions, as provided
option (3). Such paid-up additions may be surrendered at any ti
for a cash value which shall not be less than the original c
dividends.

When the accumulations from dividends under option (4) a
the cash value of any outstanding dividend additions under opt
(3) together with the reserve for this policy computed accordi
to the American Experience Table of Mortality with interest at t
rate of three per centum per annum shall equal or exceed the
serve computed in like manner for a fully paid-up policy of the sa
amount and payable at the same time, at the age then attained
the Insured, the Company will make this policy paid-up in full w
participation in surplus; or when such dividend fund and rese
shall equal or exceed the amount of insurance hereunder, the Co
pany will mature and pay this policy as an endowment; provid
in either case that a proper request be made therefor together w
a satisfactory release.

LOANS.—At any time after three full years' premiums ha
been paid and while this policy is in force, the Company will lo
on proper assignment of the policy and on the sole security there
an amount which at the option of the Insured or the owner shall
equal to or less than the cash surrender value of the policy at t
end of the current policy year. Any unpaid portion of the p
mium for said policy year together with any existing indebtedne
on or secured by this policy shall be paid out of the proceeds
such loan. Interest on the loan will be at the rate of five p
centum per annum payable in advance to the end of the curre
policy year and in advance for each year thereafter, principal a
interest to be payable at the Home Office of the Company. If i
terest is not paid when due, it shall be added to the principal a

ar interest at the same rate. Failure to repay any such loan or pay interest shall not avoid this policy, unless the total indebtedness hereon to the Company shall equal or exceed the cash surrender value at the time of such failure, nor until one month (not less an thirty days) after notice shall have been mailed by the Company to the last known address of the Insured and of the person o whom the loan was made and of the Assignee of record at the Home Office of the Company, if any.

AUTOMATIC PREMIUM LOANS.—Upon a satisfactory request erefor from the Insured or the owner received at the Home Office the Company before default in the payment of premium, and ereafter until a written revocation of such request has been duly ed with the Company at its said Home Office, the amount of any remium or interest not paid in cash when due, less any dividend pplicable thereon, will, without further action of the Insured or the wner, be loaned by the Company in payment of such premium and erest if any, and charged as an indebtedness secured by this pol- subject to interest as above described, provided that the net n (as above described) then available is sufficient to pay the mium and interest then due.

ASSIGNMENT.—No assignment of this policy shall be binding on the Company unless it be filed with the Company at its Home ffice. The Company assumes no responsibility as to the validity f any assignment.

OPTIONS ON SURRENDER OR LAPSE.—After premiums shall have en paid on this policy for three full years, the Insured or the wner may elect, within three months after any default in payment premium, but not later, either—

(a) To accept the value of this policy in cash, or if there be y indebtedness hereon to the Company, to accept the cash value the policy less such indebtedness, hereinafter designated as the cash value; or,

(b) To have the insurance continued in force from the date default as non-participating paid-up life insurance of a reduced ount payable at the same time and on the same conditions as this licy; or,

(c) To purchase non-participating paid-up term insurance, to reckoned from the date of default, without the right to loans, an amount equal to the face amount of this policy and any tanding dividend additions, less any indebtedness hereon to the mpany.

The cash surrender value under option (a), after premiums ve been paid for three full years or more, will be the reserve at e date of default for the face amount of this policy and for any vidend additions thereto, computed according to the American xperience Table of Mortality with interest at the rate of three per atum per annum, less an amount equal to one per centum of the al amount of insurance hereunder up to and including the fifth licy year, after which said percentage will be reduced each year one-tenth per centum of the total amount of insurance.

The continued paid-up life insurance under option (b) or the id-up term insurance obtainable under option (c) will be such as e cash value or the net cash value obtainable under option (a) ll purchase at the attained age of the Insured at the date of deult when applied as a net single premium according to the merican Experience Table of Mortality with interest at the rate of ree per centum per annum. If the Insured or the owner shall not thin three months from default surrender this policy to the Comany at its Home Office for the cash value as provided in option a) or for paid-up term insurance as provided in option (c), the surance will be continued as paid-up life insurance as provided option (b).

The values in the following table are computed in accord with the above provisions for the face amount of the policy an the assumption that premiums have been paid in full for the ber of years stated below or for the number of years require this policy if less than the number stated. The figures will be respondingly increased by any outstanding dividend additions modified by any indebtedness on the policy to the company, as inbefore provided.

TABLE OF LOAN AND SURRENDER VALUES.

At End of Policy Yr.	Cash Surrender Value Loan Value	Continued Paid-up Life Insurance	$10,000 Paid-up Term Insurance For		At End of Policy Yr.	Cash Surrender Value Loan Value	Continued Paid-up Life Insurance	$10,0 Paid-Ter Insura Fo
			Yrs.	Days				Yrs. I
3	$ 582 00	$1310	6	256	12	$3146 80	$ 6000	22
4	824 60	1830	9	144	13	3481 60	6520	23
5	1075 20	2340	11	340	14	3827 00	7030	24
6	1344 00	2870	14	110	15	4183 30	7530	25
7	1621 40	3400	16	127	16	4541 10	8020	26
8	1907 70	3930	18	36	17	4910 70	8510	27
9	2203 10	4450	19	215	18	5293 10	9010	29
10	2507 80	4970	20	319	19	5688 90	9500	31
11	2822 40	5490	21	363	20	6099 20	10000	Life

Values for later years will be computed on the same basis and wi stated upon request.

The cash surrender value or the loan value set forth in above table for the end of a policy year, less interest thereon at rate of five per centum per annum to the end of such policy y may be obtained at any time during such policy year, provided premiums shall have been duly paid as above required.

If the policy is continued as paid-up life insurance under op (b), the cash surrender value of such paid-up insurance will be amount of its reserve at the time of surrender less any indebted to the Company thereon.

The right to any loan value or cash value or to any divide paid during the lifetime of the Insured shall vest in the Insu provided, however, that if the interest of any beneficiary under policy is without revocation, such right shall vest in the Ins and the beneficiary jointly.

While any owner of this policy, either by the terms thereo by assignment, is a minor, no loan can be made by the Comp except for the purpose of paying current premiums; and before cash surrender value can be paid, the interest of such minor n be released by a duly appointed legal guardian.

WAIVER OF PREMIUMS IN CASE OF DISABILITY.—If, after payn of premiums for at least one full year and before default in payment of any subsequent premium, the Insured, before attai the age of sixty years, shall furnish proof satisfactory to the C pany that he has become wholly and permanently disabled by bo injury or by disease so that he is and will be permanently, tinuously and wholly prevented thereby from performing any w for compensation or profit, or from following any gainful occu tion, the Company, by endorsement hereon, will waive paymen the premiums thereafter becoming due during the continuance such disability, and the premiums so waived shall not be deduc from the sum payable under this policy. Provided that, notw standing proof of disability may have been accepted by the C pany as satisfactory, the Insured shall at any time, on dem furnish to the Company satisfactory proof of the continuance of s disability; and if the Insured shall fail to furnish such proof,

it shall appear to the Company that the Insured is able to perform any work or to follow any occupation whatsoever for compensation, gain or profit, all premiums thereafter falling due shall be paid in conformity with this policy. Without prejudice to any other cause of disability, the entire and irrecoverable loss of the sight of both eyes, or the severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot will be considered as total and permanent disability within the meaning of this provision.

In the event of disability as above defined any dividends apportioned to this policy from year to year shall be paid in cash, and such dividends and the values provided for in the paragraphs entitled "Loans" and "Options on Surrender or Lapse", and in the Table of Loan and Surrender Values" shall be the same as if the premiums had continued to be paid to the Company regularly when due.

If the period for which premiums are payable extend beyond the year in which the Insured attains the age of sixty years, the premiums thereafter required by this policy will be reduced to *Three Hundred Sixty-two* Dollars and *Twenty* Cents.

Or the premiums may be reduced to said amount on any anniversary of the date of the policy prior to the Insured attaining the age of sixty years, upon the written request signed by the Insured or the owner that the benefits provided in the above paragraph "Waiver of Premiums in Case of Disability" be discontinued, accompanied by the policy for suitable endorsement thereon.

REINSTATEMENT.—This policy, if not previously surrendered, may be restored to full force at any time after default in payment of any premium, upon receipt of evidence of insurability satisfactory to the Company and upon payment of arrears of premiums with interest at the rate of five per centum per annum on such premiums and on any indebtedness to the Company existing against the policy at date of default, which indebtedness and arrears of premiums and interest shall at the option of the Insured be paid in cash, or, to the extent of the loan value at the date to which reinstatement is made, remain as an indebtedness against the policy.

MODES OF SETTLEMENT.—The Insured or the owner, or the beneficiary after the Insured's death, in case the Insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this policy upon the death of the Insured paid either in cash or as follows:

(1) By the payment of interest at the rate of three per centum per annum on such net sum, payable at the end of each year during the lifetime of the beneficiary, and by the payment on the death of the beneficiary of the said net sum together with any accrued interest for the year then current, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

(2) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately in accordance with the following table for each one thousand dollars of said net sum.

(3) By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years and for so many years longer as the beneficiary shall survive, in accordance with the following table for each one thousand dollars of said net sum.

Incorporated by the State of New York.

20 PAYMENT LIFE POLICY
WITH DISABILITY BENEFIT.

No. 99999. AGE
AMOUNT $10,000.00. PREMIUM $364

THE HOME LIFE INSURANCE COMPANY
OF NEW YORK.

In Consideration of the application for this Policy, copy which is endorsed hereon, and of the annual premium of *Th Hundred Sixty-four and* 10/100 Dollars, and of the payment a like amount upon each *first* day of *March* hereafter u *twenty* full years' premiums shall have been paid or until prior death of the Insured,

Promises to Pay at the Home Office of the Company in City of New York upon receipt at said Home Office of due pr of the death of *John Doe* of *New York,* County of *New Yo* State of *New York,* herein called the Insured, *Ten Thousa* Dollars, less any indebtedness hereon to the Company and a unpaid portion of the premium for the then current policy y upon the surrender of this Policy, duly released, to *Mary D his wife,* beneficiary, with right of revocation.

Change of Beneficiary.—When the right of revocation been reserved, the Insured, if there be no existing assignment the Policy filed with the Company as herein provided, may, wh the Policy is in force, designate a new beneficiary, with or wi out reserving right of revocation, by filing written notice there at the Home Office of the Company, accompanied by the Pol for suitable endorsement thereon. Such change shall take eff upon the endorsement of the same on the Policy by the Compa and not before. If any beneficiary, under either a revocable irrevocable designation, shall die before the Insured, the inter of such beneficiary shall vest in the Insured, unless otherw herein provided.

Payment of Premiums.—Except as herein provided the pa ment of a premium or instalment thereof shall not maintain Policy in force beyond the date when the next premium or inst ment thereof is payable.

All premiums are payable in advance at said Home Office to any agent of the Company upon delivery on or before d due of a receipt signed by an Executive Officer, to-wit:—Pre dent, Vice-President, or Secretary of the Company and count signed by said agent.

Grace Period.—A grace of one month (but not less th thirty days) without interest, shall be granted for the payme of every premium after the first, during which time the insuran shall continue in force. If death occur within the period of gra the unpaid premium shall be deducted from the amount payal hereunder.

ANNUAL DIVIDENDS.

This Policy shall participate in the surplus of the Company and e proportion of the divisible surplus accruing hereon shall be scertained and distributed annually by the Company.

DIVIDEND OPTIONS.—At the option of the Insured or the owner f this Policy such dividends shall on the.....day of..... f each year be either (1) Paid in cash; or, (2) Applied toward the ayment of any premium or premiums; or, (3) Applied to the purhase of paid-up additions to the Policy; or, (4) Left to accumulate e the credit of the Policy with interest at the rate of three per entum per annum and payable at the maturity of the Policy, but ithdrawable on any anniversary of the Policy.

AUTOMATIC.—Unless the Insured or the owner shall elect otherise within three months after the mailing by the Company of a ritten notice requiring the election of one of the options above ated, the dividends shall be applied as per option (3) to purchase id-up additions which may be surrendered for cash at any time. e cash value thereof shall not be less than the original cash vidend as per option (1).

APPLICATION OF DIVIDENDS.

If the dividends be left to accumulate to the credit of the policy per option (4) above:—

(a) The insured may on any anniversary apply the accumuted amount to shorten the period during which premiums are payble hereunder.

(b) Whenever the accumulated dividends together with the reerve on this policy shall equal the sum insured the Company will on the surrender of this policy, accompanied by legal release of claims hereunder, pay the amount of said policy deducting any isting indebtedness.

SEMI-ANNUAL OR QUARTERLY PREMIUMS.

MODE OF PAYMENT CHANGED.—The mode of premium payments y be changed by the owner of this policy by written notice to Company at its Home Office not less than forty-five days prior any anniversary date, from annual payments to semi-annual or rterly instalments, or vice versa, at the premium rates and on conditions in force at the date hereof.

Surrender and Loan values are quoted in the Table below for mpleted years only; but if a policy be continued in force by semiual or quarterly payment for a fraction of an additional year, surrender values will be proportionately increased for the addinal time the policy is thus maintained in force.

LOANS AND SURRENDER OPTIONS.

LOANS; POLICY SOLE SECURITY.—After two full years' premiums ve been paid and while this Policy is in force the Company will vance, within ninety days after an application for loan is received, the due assignment or pledge of the Policy and on the sole secuy thereof, an amount which with any existing loan hereon, and th interest to the end of the current policy-year on the total n, and with any unpaid portion of said current policy-year's emium, shall be equal to or, at the option of the owner, less than Cash Value at the end of such current policy-year; interest on loan will be at the rate of six per centum per annum, payable advance, and this interest if not paid annually shall be added to existing loan and shall bear interest at the rate at which the n is made. Failure to repay any such advance or to pay interest all not avoid this Policy unless the total indebtedness hereon to Company shall equal or exceed the cash value at the time of ch failure, nor until one month after notice shall have been mailed the Company to the last known address of the Insured and of Assignee of record, if any, at the Home Office of the Company.

SURRENDER OPTIONS.—After this Policy shall have been in force o full years, the owner, within three months after any default payment of premium, but not later, may elect (a) to surrender Policy for its Cash Value; or, (b) to have the insurance conued in force as term insurance from the date of such default, thout future participation and without the right to loan or cash

values, for an amount equal to the face amount of this Policy any outstanding dividend additions, less any indebtedness to Company hereon; or, (c) to purchase *Participating* paid-up insurance payable at the same time and on the same condition this Policy.

CASH VALUE.—The Cash Value under option (a) after pr ums have been paid for two full years or more shall be the e reserve at the date of default, according to the American Ex ence Table of Mortality, with interest at the rate of three centum per annum, subject to the deduction of a surrender ch which in the second and third years shall be not more than one one-half per centum of the amount insured by this policy and w will diminish in subsequent years until, *after premiums have paid for ten full years or more, there shall be no surrender ch* From such cash value any indebtedness to the Company exi at date of surrender shall be deducted.

PAID-UP; OR EXTENDED INSURANCE.—The term for which insurance will be continued under option (b), or the amount of paid-up participating life insurance obtainable under option shall be such as the Cash Value less indebtedness obtainable u option (a) will purchase at the attained age of the Insured at of default when applied as a net single premium according to reserve basis aforesaid.

TABLE OF MINIMUM LOAN AND SURRENDER VALUE

The figures in the following Table give the minimum val available at the end of complete policy years if there be no indi edness against the policy and provided premiums have been pa full for the number of years stated. These values will be increa on account of any dividends which have been allotted and have been withdrawn in cash up to the date of surrender or loan. there be any indebtedness to the Company the figures will be mo fied as hereinbefore provided.

After Policy has been in force	Loan or Cash Value	Paid-up Participating Life Insurance	Paid-up Non-Participati Term Insurance for	
			Years	Months
2 years	$297 20	$ 680	3	4
3 "	545 60	1240	6	4
4 "	799 60	1770	9	1
5 "	1075 20	2340	11	11
6 "	1334 00	2850	14	2
7 "	1626 40	3410	16	4
8 "	1927 70	3960	18	8
9 "	2238 10	4520	19	10
10 "	2557 80	5080	21	2
11 "	2862 40	5580	22	3
12 "	3176 80	6050	23	2
13 "	3501 60	6550	24	0
14 "	3837 00	7040	24	10
15 "	4183 80	7530	25	8
16 "	4541 10	8020	26	7
17 "	4910 70	8510	27	8
18 "	5293 10	9000	29	0
19 "	5688 90	9500	31	0
20 "	6099 20	10000	..	..
	.....	.....	..	..

The Loan Values provided for in this table for the end of Pol years can be obtained (less interest) during such policy years, set forth above under caption "Loans and Surrender Options."

Values for later years will be computed upon the above sta basis and will be furnished upon request.

AUTOMATIC EXTENDED INSURANCE.—On default in the payment any premium hereon the insurance shall be continued, without tion on the part of the insured, as paid-up non-participating Term urance as provided in option (b) aforesaid if the insured shall within three months after such default surrender this policy to Company at the Home Office for its Cash Value, or paid-up rance.

REINSTATEMENT 5 YEARS AFTER DEFAULT.—This policy may be stated at any time within five years from the date of default in payment of any premium, upon evidence of insurability satis- tory to the Company and upon the payment of the arrears of miums and of any cash surrender value allowed to the Insured h interest thereon at the rate of six per centum per annum, and, the option of the Insured, either (a) upon payment in cash to the mpany of any indebtedness which existed at said date of default ether with interest thereon at the above rate, or (b) upon statement of such indebtedness increased by the amount of erest thereon at the above rate, provided such reinstated in- sed indebtedness does not exceed the loan value at the date to ich reinstatement is made.

PERMANENT TOTAL DISABILITY.

WAIVER OF PREMIUMS.—If, after one full annual premium shall ve been paid hereon and before default in the payment of any sequent premium, the insured shall, before attaining the age of ty years, furnish due proof to the Company that he has become ally disabled by bodily injury or by disease, so that he is and ll be permanently, continuously and wholly incapacitated for life l prevented thereby from pursuing any gainful occupation, the mpany by endorsement hereon shall agree to waive the payment premiums which may thereafter fall due during the continuance such disability.

If premiums shall have been waived as herein provided, the in- ed shall on demand furnish to the Company due proof of con- ued disability at the date when any premium would have fallen Failure to submit such proof shall operate as a cancellation this benefit, and premiums thereafter falling due must be paid accordance with the conditions of the policy. The Insured agrees keep the Company informed of every change in his address and idence, and to give immediate notice should he recover from his al disability.

The irrecoverable loss of sight in both eyes, or the total and rmanent loss by accident or disease of the use of both hands or h feet or of one hand and one foot, shall constitute total disa- ity within the meaning of this contract without prejudice to any her cause of disability.

Waiver of premiums by the Company under the foregoing pro- ion shall not affect the right of the insured to any dividend or er benefit provided for in this policy, the surrender value of ich, as well as dividends and all other benefits, shall continue h the same force and effect as if the premiums were duly paid the insured. This Disability Benefit may be discontinued at the sured's option; if so discontinued, or if the Insured attain age , premiums thereafter will be reduced by one dollar and ninety nts annually, being the additional premium for such benefit.

PREMIUM LIENS.

UNPAID PREMIUMS ADVANCED.—In lieu of automatic extended urance the Company will, on receipt of a satisfactory request m the owner hereof at any time prior to default in payment of y premium, advance the amount of any unpaid premium as a n on the policy with interest in advance at the rate of six per tum per annum if, after deducting from the cash value all exist- indebtedness and interest thereon to the end of the period to ich the unpaid premium applies, the balance shall equal or ex- ed the overdue premium with interest to the same date. Subse- ent premiums will in like manner be advanced from time to time they fall due until the Cash Value as aforesaid is not sufficient cover the accumulated indebtedness and advance the premium.

Any indebtedness thus created shall be a first charge against policy and all proceeds thereof, ranking in priority to the claim any beneficiary or assignee.

If the Cash Value or balance thereof be not sufficient to the entire premium and interest it shall be used to pay a quarte premium and if insufficient to pay an entire quarterly premium excess of the Cash value hereon over the indebtedness shall be u to purchase extended term insurance as aforesaid.

At any time while the policy be thus continued the insured wi out medical re-examination may resume payment of premiums.

SPECIAL PROVISIONS.

FREE FROM CONDITIONS.—This Policy and the application he for constitute the entire contract between the parties hereto, is free from conditions as to residence, travel, occupation, or m tary or naval service. All statements made by the Insured sh in the absence of fraud, be deemed representations and not w ranties, and no such statement shall avoid this policy, or be u in defence of a claim hereunder, unless contained in the writ application and unless a copy of such application be endorsed u or attached to the policy when issued.

This Policy shall be incontestable, except for non-payment premiums, after one year from its date of issue.

AGE.—If the age of the Insured has been misstated, the amou payable hereunder shall be such as the premium paid would ha purchased at the correct age.

SUICIDE.—This Policy shall become null and void if within year from its date of issue the Insured shall commit suicide.

ASSIGNMENTS.—No assignment of this Policy shall be bind upon the Company unless such assignment or a certified copy ther be filed with the Company at its said Home Office. The Compa assumes no responsibility as to the validity of any assignment.

OPTIONAL MODES OF SETTLEMENT.

The insured or the beneficiary after the insured's death in c the insured shall have made no election, may by written not to the Company at its Home Office, elect to have the net sum p able upon the death of the insured paid as follows instead of in c sum:—

FIXED INSTALMENTS.—1. In equal annual instalments for specified number of years, the first instalment being payable imm diately, in accordance with the following Table for each $1,000 said net sum; or

INSTALMENTS 20 YEARS CERTAIN, LIFE THEREAFTER.—2. equal annual instalments payable at the beginning of each year a fixed period of twenty years and for so many years longer as t payee shall survive, in accordance with the following Table for ea $1,000 of said net sum; or

ANNUITY.—3. As an annuity during the life of the payee, accordance with the following Table for each $1,000 of said sum, the last annuity payment to be the regular payment immed ately preceding the death of the payee.

SUPPLEMENTARY CONTRACT.—When any option calling for annu payments is elected, this policy shall be surrendered upon its m turity and a supplementary contract shall be issued for the opti elected, which shall specify to whom any unpaid instalments sh be paid in event of the death of the payee. Supplementary co tracts for fixed instalment periods shall participate in surpl annually as apportioned by the Company.

Unless otherwise specified by the owner or by the beneficiary making such election, the payee under options (1) or (2) may any time surrender the contract guaranteeing the payment of i stalments for the commuted value of the payments yet to be mad computed upon the same basis as option (1) in the following tab provided that no such surrender and commutation will be ma under option (2), except after the death of the payee occurri within the aforesaid twenty years.

TABLE OF INSTALMENTS FOR EACH $1,000.

Option (1)		Options (2) and (3)													
Amount of Each Instalment Participating		Age of Payee when policy becomes payable	Amount of each Instalment option (2) Particip'g for 20 yrs	Annuity Option (3) Non-participating		Age of Payee when policy becomes payable	Amount of each Instalment option (2) Particip'g for 20 yrs	Annuity Option (3) Non-participating		Age of Payee when policy becomes payable	Amount of each Instalment option (2) Particip'g for 20 yrs	Annuity Option (3) Non-participating	
				Male Payee	Female Payee			Male Payee	Female Payee			Male Payee	Female Payee
		10 and under	$39 58	$43 02	$39 58	30	44 98	$50 18	$45 46	50	$56 60	$70 00	$62 38
$65 76		11	39 83	43 24	39 83	31	45 39	50 75	45 96	51	57 30	71 71	63 81
67 78		12	40 08	43 48	40 08	32	45 83	51 35	46 49	52	57 99	73 59	65 32
70 59		13	40 33	43 72	40 33	33	46 27	51 98	47 04	53	58 66	75 47	66 93
73 74		14	40 52	43 98	40 52	34	46 74	52 64	47 61	54	59 33	77 53	68 64
77 29		15	40 71	44 25	40 71	35	47 23	53 34	48 22	55	59 97	79 73	70 45
81 33		16	40 96	44 53	40 90	36	47 73	54 08	48 86	56	60 58	82 07	72 99
85 95		17	41 09	44 82	41 09	37	48 26	54 85	49 53	57	61 17	84 58	74 44
91 29		18	41 29	45 13	41 29	38	48 80	55 67	50 24	58	61 72	87 26	76 63
97 54		19	41 49	45 45	41 49	39	49 36	56 53	50 98	59	62 24	90 12	78 97
104 93		20	41 69	45 78	41 69	40	49 95	57 44	51 76	60	62 71	93 19	81 47
113 82		21	41 96	46 13	41 96	41	50 55	58 40	52 58	61	63 15	96 47	84 13
124 69		22	42 24	46 50	42 24	42	51 17	59 41	53 45	62	63 54	100 00	86 99
138 31		23	42 58	46 89	42 54	43	51 81	60 49	54 36	63	63 89	103 78	90 03
155 83		24	42 84	47 29	42 91	44	52 46	61 62	55 33	64	64 19	107 84	93 30
179 22		25	43 16	47 72	43 28	45	53 12	62 82	56 34	65	64 45	112 22	96 81
211 99		26	43 50	48 17	43 68	46	53 80	64 09	57 42	66	64 50	116 93	100 57
261 19		27	43 84	48 63	44 10	47	54 50	65 44	58 55	67	64 50	122 01	104 62
343 23		28	44 21	49 13	44 53	48	55 19	66 87	59 76	68	64 50	127 50	108 97
507 38		29	44 59	49 64	44 99	49	55 89	68 39	61 03	69	64 50	133 42	113 66
										70 and over	64 50	139 84	118 72

Agents are not authorized to modify this Policy or to extend time for paying a premium.

IN WITNESS WHEREOF, the Company has caused this Policy to executed this *first* day of *March*, 191*8*.

GEORGE E. IDE, *President*.

ELLIS W. GLADWIN, *Secretary*.

APPLICATION.

11. Do you understand and agree that no statements, representations, or information made or given by or to the person soiting or taking this application for a policy, or by or to any other son, shall be binding on the Company or in any manner affect rights unless such statements, representations or information be iced to writing, and presented to and approved by the President, e-President or Secretary of the Company; and that the Company ll incur no liability under this application until it has been reved, approved, and a policy issued thereon and delivered during r life and continuance in good health, and until the full premium been duly paid to and accepted by the Company or its authorl agent, except that when the premium has been paid in adce to an authorized agent of the Company and a conditional reot on the Company's authorized form has been given by such nt, the liability of the Company shall be as stated in such conional receipt?

NOTE.—Before this application will be considered the answer st be in the affirmative.

MEDICAL EXAMINER'S FORM.

On behalf of myself, and of any person who shall have or claim y interest in any policy issued hereunder, I declare each of the ove answers to be true, full and complete.

LIFE POLICY PAID-UP IN 20 YEARS WITH GU
ANTEED ANNUAL ADDITIONS

This is a non-participating policy and does not share in th
profits or surplus of the Company

No. 99,999. AGE,
AMOUNT, $10,000. ANNUAE PREMIUM, $37

ILLINOIS LIFE INSURANCE COMPANY

Agrees to Pay the principal amount of *Ten Thousand L lars,* together with such fully paid additions as may have b credited to this policy, as provided on the second page her to *Martha Priscilla Brown, wife* of the insured, or to such o beneficiary as may have been duly designated, at the Head O of the Company, in Chicago, Illinois, immediately upon rec of due proofs of the death of *Richard Gordon Brown,* the sured, of *Chicago,* County of *Cook,* State of *Illinois,* provi this policy is in force at the time of the death of insured.

YEARLY SURRENDER OPTIONS.

All premiums hereon having been paid in full in cash, this policy being free from indebtedness, the insured, u surrender and cancellation thereof on the second anniver of its date of issue, or upon the date upon which any su quent annual, semi-annual or quarterly premium may bec due, a thirty days' previous notice in writing of insured's in tion so to surrender having been furnished to the Comp at its Head Office, will be entitled to one of the follow options, the respective values or extensions thereof being sho in the Tables of Values on the fourth page hereof, which tables, with the explanation, illustration and statements p atory thereto are a part of this policy:

First option—Cash.

Second option—Paid-up Insurance.

Third option—Extended Insurance.

NOTE.—The election of the second or third option will evidenced by the issuance of a new policy in lieu of this poli

Cash Loans, after one year, as provided on second p hereof.

THIS IS TO CERTIFY that Illinois Life Insurance Comp will pay to the beneficiary under Policy No. *Specimen,* issued said Company, the sum of One Hundred Dollars within three after the receipt of this Certificate, in the event of the death said insured while said policy is in force for the full face amo thereof; provided said Certificate is accompanied by an affid stating the fact of the death of the insured thereunder, and the t place and cause thereof, duly executed by the said beneficiary by the Judge or Clerk of any Court of Record of the County which the said insured resides at the time of his death, or by reputable physician, clergyman in good standing, or postmas residing in said county. The said payment shall apply on acco of any amount due under said policy and, being made in adva of the receipt of due proofs of death, is made and accepted with any admission by the Company of its liability on said policy.

ILLINOIS LIFE INSURANCE COMPANY,
By JAMES W. STEVENS, President

Countersigned by.....Secretary-Recorder.

ONE MONTH'S GRACE.—A grace of one month from the due date any premium, during which period of grace the insurance shall main in force, will be allowed in the payment of premiums hereon ring the second and subsequent policy years subject to an in- rest charge at the rate of five per cent per annum. In case of the ath of the insured during said month, the unpaid premium shall deducted from the proceeds hereof.

POLICY AUTOMATICALLY CONTINUED.—Should the insured fail to y any premium hereon, after premiums for three years have been id, without having exercised any one of the several options set th on the first page hereof, the Company will, without any action the part of the insured, grant the Third Option (Extended Insur- ce) mentioned on the first page hereof. The Company will revive d reinstate this policy at any time within five years of the date default, upon being furnished with evidence satisfactory to it of then insurability of the insured and payment of arrears of pre- ums and payment or reinstatement of any other indebtedness, h interest at the rate of five per cent per annum.

As provided on the fourth page hereof, the term of Automatic tended Insurance will be increased if, at the time of default, re are any Fully Paid Additions to the credit of this policy.

OPTIONAL CASH SETTLEMENT.—As provided by the laws of the te of Illinois, the right is reserved to the insured hereunder to nder this policy to the Company within thirty days of default, ayment of any premium and receive in cash the full legal re- e value (American Experience 3½% basis) of the Extended In- nce automatically available under the above provisions.

CASH LOANS.—The Company will make loans on the sole se- ity of this policy at any time, and from time to time after it has in force one full year, charging interest in advance at not to ed five per cent per annum. The Company may require a thirty s' previous notice at its Head Office before making any loan. will require the execution of a proper Loan Agreement and a per assignment and delivery of this policy. The amount of loan ilable from time to time as indicated on the fourth page here- shall be increased by the amount of the Legal Reserve (Ameri- Experience 3½% Basis) on any Fully Paid Additions to the dit of this policy, and shall be subject to the deduction of any sting indebtedness on or secured by this policy, together with unpaid balance of the premium for, and interest in advance on loan to the end of, the policy year in which the loan is made. lure to repay any such loan, or to pay renewal interest thereon, ll not void this policy unless the total indebtedness on said policy ll equal or exceed the amount of loan available at the time of h failure; nor until one month after notice shall have been led by the Company to the last known address of the insured of any Assignee of Record at the Head Office of the Company. computing said "total indebtedness" interest if not paid when shall be added to the principal of such loan and shall bear in- st at the rate of five per cent per annum.

SUICIDE.—Death by the insured's own hand or act, whether e or insane, within two years from the date hereof, is a risk not med by the Company, and in event of death as aforesaid, the ility of the insurer hereunder shall be limited to an amount al to the premiums actually paid hereon.

MILITARY OR NAVAL SERVICE IN TIME OF WAR shall not invali- e this insurance, but the insured shall be bound to pay to the mpany a single extra premium of Fifty Dollars for Each One usand Dollars insured to cover the risk of such service, which rs premium, if not paid in cash, shall be a lien upon this policy h interest in advance at five per cent per annum.

CHANGE OF BENEFICIARY.—The insured may, *without expense*, any time, and from time to time, during the continuance of this icy, provided it is not then assigned, change the beneficiary or eficiaries, by written notice to the Company, at its Head Office, companied by this policy, such change to take effect only upon

approval of the application therefor by the Company and upo dorsement of the same on the policy by the Company. If the ficiary last designated shall not be living at the death of the in the amount then insured by this policy shall be paid to the of the insured.

PREMIUMS, WHERE AND HOW PAYABLE.—All premiums h are due and payable in advance at the Head Office of the Co in Chicago, Illinois, but may be paid to agents of the Compa advance, in exchange for the Company's official receipt, sign the President or Secretary, and countersigned by the agent. A mium other than an annual will be accepted according to the T of Payments endorsed hereon and made a part hereof; pro that the receipt of any such premium, less than a full annual, not have the effect to continue this policy in force longer three months in case of a quarterly premium, or six months in of a semi-annual premium. Notice of every premium that may come due or payable hereunder is given and accepted by the deli and acceptance of this policy, and any further notice is expre waived by the insured. Failure to pay any premium when due s except as herein otherwise provided, void this policy and forfeit premiums paid hereon to the Company, and terminate and fo the insured's right to pay any further premiums hereunder.

INSTALMENT OPTION.—The insured may at any time, prov this policy is not then assigned, change the manner of payme the insurance hereunder from one payment to payment in Lim Annual Instalments or in Continuous Annual Instalments in acc ance with and subject to the provisions headed "Instalment Bene and the appropriate table thereunder. Such change will take e upon endorsement of the same on the policy by the Company.

See copy of Application herewith and if errors or omiss are found therein, note the same and return the Policy to "Illi Life Insurance Company, Chicago, Ill.," for correction.

YEARLY ADDITIONS TO AMOUNT INSURED.

During twenty years from the date hereof, upon renewal of policy at the end of each year by payment of premium for policy year then beginning, it shall be credited with Fully P Additions to the amount insured hereunder payable upon receip due proofs of death of the insured, to the beneficiary herein, addition to the principal amount of this policy. The amount of policy and the Fully Paid Additions credited thereto, from time time, and which includes Additions previously credited, is shown the table below opposite the number in the first column indica the full years for which premiums have been paid.

TABLE SHOWING THE AMOUNT OF THIS POLICY FR TIME TO TIME, BEING THE PRINCIPAL AMOUNT THEREOF, TOGETHER WITH THE FULLY PAID ADDITIONS CREDITED THERETO.

Full Years Premiums Paid.	Principal Amount of this Policy and Additions thereto.	Full Years Premiums Paid.	Principal Amount of this Policy and Additions thereto.	Full Years Premiums Paid.	Principal Amount of t Policy and A ditions ther
1	$10000 00	8	$11020 00	15	$11910 00
2	10130 00	9	11160 00	16	12020 00
3	10310 00	10	11290 00	17	12140 00
4	10460 00	11	11420 00	18	12250 00
5	10600 00	12	11540 00	19	12350 00
6	10750 00	13	11670 00	20	12460 00
7	10890 00	14	11790 00		

The same privileges and conditions herein that apply to the ender of this policy for a Cash Value shall apply also to the ender of the Fully Paid Additions hereon, and upon surrender uch Fully Paid Additions the insured shall be entitled to receive a Cash Value for such Additions, the then full legal reserve e thereof according to the American Experience 3½ per cent.

THE COMPANY GUARANTEES:

1st. That when all premiums hereon, without reduction, have paid for *16* Years, the then Fully Paid-up Insurance Value of policy (available upon its surrender as elsewhere herein pro- d) and the Additions thereto, payable upon the death of the red, shall be *$10070.00.*

2nd. That when all premiums hereon, without reduction, have paid for 20 Years:

(*a*) The then Fully Paid-up Insurance Value of this policy the Additions thereto, payable upon the death of the insured, be *$12460.00.*

(*b*) The Total Cash Surrender Value of this policy and the tions thereto, payable in cash to the insured upon surrender of policy on the 20th anniversary of its date of issue, shall be 00.

At the option of the insured, upon a written notice to the Com- at its Head Office thirty days prior to the due date of the nd or any subsequent annual premium hereon, the insured may t to avail himself of a guaranteed reduction in future premiums eu of receiving any further Annual Fully Paid Addition credits, follows:

	Annual.	Semi-Annual.	Quarterly.
Premium	$379 90	$197 60	$100 70
nal Guaranteed Reduction commencing th premium for second year	$64 60	$32 30	$16 10
mium after Reduction	$315 30	$165 30	$84 60

Should the insured elect the Premium Reduction Option within first policy year, this policy is guaranteed to become Fully d-up for its Principal Amount, without Addition Credits, when miums for 20 Years shall have been duly paid.

GENERAL PROVISIONS.—(1) This policy and the application refor, a copy of which is hereto attached, taken together, con- ute the entire contract, which cannot be varied, except by the esident or Secretary of the Company, in writing, and no condition, ivilege, provision or modification of this contract endorsed hereon, attached hereto, shall control or be binding upon the Company, in any manner be regarded as a part of this contract, unless ch condition, privilege, provision or modification, so endorsed or tached, be duly signed by the President or Secretary. (2) All tements made by the insured shall, in the absence of fraud, be emed representations and not warranties, and no such statement all avoid this policy unless it is contained in the written applica- n, copy of which is attached hereto. (3) If the age of the in-

sured is misstated, the amount payable under this policy shall such as the actual premium paid would have purchased at the rect age of the insured, according to the Company's published at the date of the issue hereof. (4) Upon the maturity of policy by the death of the insured, any unpaid balance of the nual premium for the current insurance year, together with and all other indebtedness hereon shall be a first lien on this po and will be deducted and set off against any amount becoming hereon. (5) The Tables of Values on the fourth page hereof a only to policies free from indebtedness. On policies subject to debtedness the benefits shown in said Tables of Values shall be duced in the following manner: Any indebtedness, including loan made on the security of this policy, shall first be dedu from the net reserve value of the benefit applied for (if applica be duly made), or of the Automatic Extended Insurance (if a cation be not duly made), the respective benefits indicated by tables being proportionately reduced. (6) The failure to pay premium hereon when due, or the maturity of this policy by de or otherwise, shall render any loan hereon forthwith due and pa ble. (7) Any assignment of this policy must be made in duplic and both copies sent to the Head Office, one to be retained by Company and the other to be returned. The Company assumes responsibility for the validity of any assignment. (8) No suit be brought or maintained to collect under this policy unless co menced within six years from the time the cause of action accru and within six years from the date of death of the insured. (This policy is not entitled to participate in the profits or surplus the Company. (10) The insured may, without the consent of beneficiary, receive every benefit, exercise every right and en every privilege conferred upon the insured by this policy. (11) T Cash Loan and Surrender Values in this policy, to but not includ the twentieth year, are based on the reserve hereon, computed cording to the American Experience Table of Mortality with terest at the rate of 3½ per cent per annum, and for the twenti and subsequent years according to the same table of mortality w interest at the rate of 3 per cent.

This policy shall be incontestable after two years for amount due, except for the non-payment of premiums.

This Agreement is Made in Consideration of the writt and printed application therefor, which is hereby made a p hereof, and of the payment in advance of *Three Hundr Seventy-nine and 90/100 Dollars* (said payment comprising advance reserve hereon set apart to the credit of this poli and the premium for term insurance terminating on the *twen second* day of *March*, 1913), and in further consideration of renewal of this policy for the whole life period from above d by the payment of *Three Hundred Seventy-nine and 90/1 Dollars* on the said *twenty-second* day of *March*, 1913, and payment of a like sum on the *twenty-second* day of each *Mar* thereafter, until but not including the *twenty-second* day *March*, 1932, after which no further payment of premiums w be required.

In Witness Whereof, the ILLINOIS LIFE INSURANCE CO PANY has caused this agreement to be signed by its Preside and Secretary, and countersigned by its Recorder or Assista Recorder this *twenty-second* day of *March*, One Thousand Ni Hundred and *Twelve*.

OSWALD J. ARNOLD, *Secretary.* JAMES W. STEVENS, *President.*

INSTALMENT BENEFITS.

The insured may, at any time, change the mode of payment the proceeds of this policy as a death-claim, if the policy is not n assigned, from payment in one sum, as provided on the first ge, to payment by Annual Instalments, as stated below. Notstanding such change, however, the proceeds of the policy shall paid in one sum only, if at the time of the death of the insured, e proceeds are less than One Thousand Dollars.

If the insured has changed the mode of payment to Annual Inlments, he may at any time subsequently entirely revoke said nge, thereby making the proceeds of this policy again payable one sum, or may select any other Instalment Benefit herein prod for.

The payment of the first instalment shall be made immediately n receipt of due proofs of the death of the insured, and subsent instalments shall be paid annually thereafter.

If the beneficiary shall survive the insured and shall die before l instalments have been duly paid, the remainder of the instalnts shall be commuted and paid in one sum to the Executors, Adnistrators or Assigns of the beneficiary.

Each change of mode of payment, or revocation of any change, st be requested by the insured in writing, and shall not take ct until endorsed on this policy by the Company at the Head ce.

The beneficiary can neither assign nor commute unpaid instalnts, unless such right is given to the beneficiary by the insured writing, and is endorsed on this policy by the Company at the d Office in Chicago, during the lifetime of the insured. If, vever, the proceeds of this policy or any part thereof, are pay- to Executors, Administrators or Assigns, such proceeds shall commuted and paid in one sum.

The following tables are based upon a policy, the proceeds of ch are One Thousand Dollars, and will apply pro rata to this cy.

TABLE OF LIMITED ANNUAL INSTALMENTS.

Annual Instalments limited to the number stated below; any nber from two to twenty-five may be selected by the insured.

nber of Instalments.....	25	*20	19	18	17	16	15	14	13	12
ount of each Instalment.....	$56	$65	$67	$70	$73	$77	$81	$85	$91	$97
nber of Instalments.....	11	10	9	8	7	6	5	4	3	2
ount of each Instalment.....	$104	$113	$124	$138	$155	$179	$211	$261	$343	$507

*ILLUSTRATION.—If payment is to be made by twenty Annual talments, the amount of each Instalment will be $65 for each $1000 of proceeds.

TABLE OF CONTINUOUS ANNUAL INSTALMENTS.

Annual instalments to continue during the entire lifetim beneficiary, but Twenty-five Annual Instalments at least to be p (Payment by Continuous Instalments cannot be selected if ther more than one beneficiary under this policy.)

Age of Beneficiary at death of Insured	15 or under.	16	17	18	19	20	21	22	23	24	25	26
Amount of each Instalment	$40	$40	$40	$40	$40	$41	$41	$41	$41	$41	$42	$42

Age of Beneficiary at death of Insured	28	29	30	31	32	33	34	35	36	37	38	39
Amount of each Instalment	$43	$43	$43	$44	$44	$44	$45	$45	$46	$46	$47	$47

Age of Beneficiary at death of Insured	41	42	43	44	45	46	47	48	49	*50	51
Amount of each Instalment	$48	$48	$49	$50	$50	$50	$51	$51	$52	$52	$52

Age of Beneficiary at death of Insured	53	54	55	56	57	58	59	60	61	62	63
Amount of each Instalment	$53	$53	$54	$54	$54	$54	$55	$55	$55	$55	$55

*ILLUSTRATION.—If at the death of the insured the benefici should be fifty years of age last birthday, the amount of each nual instalment will be $52 for each $1,000 of proceeds, and o policy the proceeds of which were $10,000, the amount of each nual instalment would be $520.00, the payment of instalments continue during the entire lifetime of the beneficiary; if, howe the beneficiary should die before twenty-five instalments shall h been paid, the remainder of said twenty-five instalments will commuted and paid in one sum, as stated above.

TABLES OF VALUES.

Applicable, under the conditions specified herein, to polic free from indebtedness.

EXPLANATION: The Cash Loan Value *for each $1,000 of t policy* is the amount shown in Table 1 below, in the column un the age at which the policy is issued and opposite the number the first column indicating the number of full years' premiums p hereon.

The amount of the Cash Surrender Value and of the Paid-Insurance Surrender Value *for each $1,000 of this policy,* and t term of Extended Insurance from the original due date of the u paid premium, are shown in Tables 1, 2 and 3 below, respective in the column designating the age at which this policy is issu and opposite the number indicating the full years for which p miums have been paid. At intervening periods (*i. e.* at the end any quarter in the third or any subsequent policy year) th values are proportionate to the respective values at the beginni and end of said year.

Should this policy at any time be continued under the Extend Insurance Option, the Fully Paid Additions, if any, then to

edit, shall be immediately cancelled and the legal reserve thereon plied to increase the term of the Extended Insurance. In determining the Additional Extended Insurance the full legal reserve m. Exp. 3½% Basis) of the Fully Paid Additions shall be aped to the purchase of such Additional Extended Insurance on same basis as that upon which this policy's legal reserve is lied, at the time such Extended Insurance is granted, in determing the then available Extended Insurance as shown in Table 3 w.

ILLUSTRATION: The Paid-up Insurance Surrender Value available on each $1,000 of a policy issued at age 35 after payment of miums for 10 full years is $463.00. The Paid-Up Value, therefore, on a policy of $2,500 would be 2½ times 463.00 or $1157.50. For the twentieth and subsequent years, the reserve value of respective Cash Loan Values and Surrender Options shall be full American Experience 3 per cent reserve on this policy on dates upon which said values and options are available.

Table 1. CASH AND LOAN VALUES

Based on a Policy of $1,000. Cash Values at end of Year; Loan Values any time during Year.

Age at which policy is issued	Years Prems. Paid
[illegible]	[illegible]

Table 2. PAID-UP INSURANCE SURRENDER VALUES

Based on a Policy of $1,000.

Age at which policy is issued	Years Prems. Paid
[illegible]	[illegible]

Table 3. EXTENDED INSURANCE FOR FACE AMOUNT OF POLICY

Age at which policy is issued (Yrs. Mos.)	Years Prems. Paid
[illegible]	[illegible]

APPLICATION.

MEDICAL EXAMINER'S FORM.

AGREEMENT.—It is hereby declared and agreed: 1st. T all the statements and answers in this application (in the marked Part I, as well as those in the part marked Part are true, full and complete and I agree that if any of answers are fraudulent that any policy issued upon this plication shall be null and void. 2d. That this application which this agreement forms a part, shall with any po (whether of the kind applied for or otherwise) issued h under, and the benefits and conditions therein, be the basis of the contract between me and the Company, and s be binding on all parties in interest under such policy. That inasmuch as only the officers at the Head Office of Company in the City of Chicago have authority to determ the terms and conditions upon which a policy shall issue on application, no statements, promises or information made given by, or to, the person soliciting or taking this appli tion for a policy, or by or to any other person, shall be bi ing on the Company or in any manner affect its rights, unl such statements, promises or information be reduced to writ and presented to the officers of the Company, at the Head Of in this application. 4th. That the Company shall incur no bility under this application until the first premium has actu ly been paid to, and accepted by the Company or its authori agent, and this application has been received, approved, policy issued thereon by the Company at the Head Office, said policy actually delivered to and accepted by the Insu all during my lifetime and sound health. 5th. That any pol that may be issued in pursuance of this application shall in consideration of the statements, answers and agreement me made in this application. 6th. That the whole or any p of the risk herein proposed may be reinsured. 7th. That residing or traveling outside of the Temperate Zone, or gaging in any of the following occupations or employme within two years from the date of the policy issued under t application, without first obtaining the Company's written p mission and the payment of the extra premium required the for, will render such policy absolutely void, viz: Blasting; M ing; Sub-Marine Labor; Aeronautic Ascensions; the manuf ture, handling or transportation of inflammable or explos substances; handling electric wires or dynamos; service on ra road trains (excepting as passenger or sleeping car or par car conductor; or, on dining cars or as baggageman, expr agent, or railway postal clerk); switching or coupling ca service on any steamboat or other vessel or boat, excepting officer on river steamboat; service as bartender; or dealing intoxicating liquors. 8th. I hereby expressly waive all p visions of law forbidding any physician or surgeon from d closing any information acquired while attending me in a p fessional capacity, and I hereby direct and authorize any s physician to make any and all disclosures of information d sired by said Company upon its application therefor.

PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE POLICY WITH DISABILITY BENEFITS.

o. 99999. AGE 35.
MOUNT $10,000. PREMIUM $350.70.

JEFFERSON STANDARD LIFE INSURANCE COMPANY
GREENSBORO, NORTH CAROLINA.

Does Hereby Insure *John Washington Doe,* hereinafter led the Insured, of *Greensboro,* in the County of *Guilford,* ate of *N. C.* in the sum of *Ten Thousand* Dollars, payable at Home Office in the City of Greensboro, N. C., unto *Mary E. e, wife,* immediately upon receipt of due proof of death of the sured within one year from the date hereof, or thereafter while s policy is in force. In event of the prior death of the bene- iary the benefits hereunder will be paid to the executors, admin- rators, or assigns of the Insured.

DIVIDENDS.—This Policy shares in the surplus earnings of the mpany, contributed by policies of its class, and an apportionment its shares of said surplus will be made by the Company at the d of the first policy year and annually thereafter, and when so portioned may be used, (1) in the reduction of the next annual emium; or (2) may be used in the purchase of paid-up additions the face of this Policy. Dividends will be due and payable only on payment of the next succeeding annual premium.

TOTAL AND PERMANENT DISABILITY.—Upon receipt of due proof the total and permanent blindness or deafness of the Insured, or the loss of both hands at or above the wrist; or of the loss of th feet at or above the ankle; or of the loss of one limb and one ; or of the loss of one hand at or above the wrist and of one foot or above the ankle; or that he has become wholly disabled by tally injuries, or disease, and will be permanently, continuously d wholly prevented thereby from pursuing any and all gainful oc- pations, after one full annual payment shall have been made and fore a default in the payment of any subsequent premium the mpany by endorsement in writing on this contract will agree to y for the Insured the premiums which shall thereafter become yable during the continuance of such disability. In any such case e premiums so paid shall not be a lien on this contract and the lues in the Table of Values on the second page hereof shall in- ease in the same manner as if the premiums were being paid by e Insured.

The Company will grant, in lieu of paying for the Insured the emiums as provided hereunder, an endowment for the face value the policy, payable in ten equal annual installments, the first stallment to be paid immediately upon receipt of satisfactory oof of any such disability or incapacity. If the Insured should t live to draw the total number of installments, the remainder ill be continued to the beneficiary, or commuted and paid in one m.

If, however, the Insured shall recover so as to be able to en- ge in any gainful occupation during the premium paying period, e Company's obligation to pay the premiums or installments shall ase and the Insured shall resume the payment of premiums in cordance with this contract on the premium due date following ch recovery, any premiums already having been paid by the Com- any not being charged as a lien thereon; but any installments paid reunder shall be counted a lien on this Policy.

Proof of total and permanent disability of the Insured will be quired on forms prescribed by the Company, and any medical ad- ser of the Company shall be allowed to examine the person of the nsured in respect to any alleged disability.

Provided, however, that such total and permanent disabi shall occur before the Insured attains the age of sixty years.

STATE OF NORTH CAROLINA

INSURANCE DEPARTMENT

Raleigh, ... 19

This Policy is registered and secured by pledge of bonds, stoc or securities deposited with this department as provided by law.

.....

Insurance Commissioner.

STIPULATIONS AND AGREEMENTS.

SPECIAL PRIVILEGES.—Instead of using the dividends annually provided on the first page hereof, the Insured may elect to le the dividends with the Company to be used as follows:

To Pay Up All Premiums.—Whenever at the end of any icy year its share of the surplus together with the reserve equ the single premium at the attained age of the Insured, it may come a fully paid-up participating policy; but the Insured may c tinue the payment of premiums to the end of the premium pay period to increase its share of profits, or to mature as an endo ment.

If the Insured elect a paid-up participating policy, paid up the application of dividends, or at the end of the premium pay period, the dividends will be paid annually thereafter in cash, less left to mature this Policy as an endowment.

To Mature This Policy as an Endowment.—Whenever surplus together with the reserve equals the face of this Policy shall mature as an endowment and be payable at once to the sured.

In the event of the death of the Insured while this Policy is force, all surplus which has been apportioned and left with Company under either of the foregoing options will be paid to beneficiary in addition to the sum insured.

NON-FORFEITURE PROVISIONS.—This Policy is non-forfeitable follows: After three full years from the date hereof, if there be indebtedness to the Company, the Insured shall, within sixty d from the date of the non-payment of any premium after the thi be entitled to a surrender value—in cash, paid-up non-participati insurance, or extended insurance—as set forth in the table belo Values after the twentieth year will be furnished upon applicati

GUARANTEED OPTIONS.

For end of Year	Cash or Loan Value	Paid-up Policy	Automatic Extension	
			Years	Months
3	$320	$ 1060	3	7
4	520	1590	5	11
5	750	2120	8	6
6	1010	2650	11	3
7	1310	3180	13	3
8	1560	3710	15	0
9	1820	4240	16	3
10	2200	4770	17	10
11	2490	5300	18	11
12	2790	5830	19	11
13	3110	6360	20	10
14	3430	6890	21	7
15	3770	7420	22	2
16	4120	7950	23	0
17	4490	8480	23	10
18	4860	9010	24	9
19	5250	9540	25	8
20	5660	10000	Paid Up	

Any indebtedness existing against this Policy at the time of any settl ment thereof shall be deducted from the Cash Surrender Value of t Policy, and the other values shall be diminished proportionately.

LOANS.—After three full years from the date hereof, if premiums on this Policy have been fully paid, the Company will lend thereon at six per cent per annum—subject to its loan agreements then in use—the sum named in the table above. Any subsequent loan shall not exceed the amount in said table indicated for the year it is applied for, less the amount of any prior loan with interest.

NON-LAPSING.—If the Insured does not elect one of the guaranteed options above, the Company will charge the unpaid premium against the loan value hereon, as a loan, continuing the Policy in full force the same as if the premium had been paid by the Insured in cash. Such premium loans shall be continued as long as the loan value on the policy, less indebtedness, will meet the premiums as they fall due, with interest at six per cent added. The Policy will not lapse while the loan value, less all prior loans and accrued interest, so applied will suffice for a quarterly premium. At any time while the Policy is thus in force the Insured may pay up all loans with interest, or continue such loans as a lien against this policy, and resume the payment of premiums without medical examination.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any premium under this Policy, except the first, a grace of thirty days will be allowed, without interest.

INCONTESTABILITY.—After one year from date, if premiums have been duly paid, this Policy shall be incontestable for any cause, except military and naval service in time of war, for which permission must be obtained at the Company's regular rates.

SELF-DESTRUCTION.—In case of self-destruction committed, whether sane or insane, within one year from the date hereof, the amount of recovery hereunder shall be the premium paid.

ADMISSION OF AGE.—The Company will admit age upon satisfactory proof; otherwise, if age is not truly stated in application, the benefits hereunder will be what the premiums actually paid would have purchased at the true age.

REINSTATEMENT.—Should this Policy cease and determine for non-payment of any premium, it may be reinstated at any time by the payment of the defaulted premiums with six per cent interest, and by complying with the Company's health requirements.

ASSIGNMENT.—No assignment of this Policy shall take effect unless made in writing in duplicate, the original attached to this policy, and the duplicate filed in the Home Office of the Company. The Company will not assume any responsibility for the validity of any assignment.

CHANGE OF BENEFICIARY.—Provided this Policy be not assigned, the Insured may at any time and from time to time change the beneficiary hereunder. Such change to take effect upon the written endorsement of the same upon the Policy by the Company.

NOTICE.—Only the President, Vice-President, or Secretary, whose authority will not be delegated, shall have the power to make, modify, or alter this contract, to bind the Company by making any promise, or by accepting any representation or information not contained in the application for this Policy; and, if done by them, shall be binding only when in writing, duly signed and attached hereto.

HOW PAYABLE.—The amount insured under this Policy is payable in one sum; but, upon written application by the Insured to the Company, may be made payable in a definite number of equal annual installments, or in equal annual installments to continue during the life of the beneficiary. Full information will be supplied upon application to the Home Office.

PREMIUMS.—The insurance provided for by this Policy is based upon the payment of premiums annually in advance, but after the first year the annual premium may be paid by installments as follows: Semi-annually in advance, *$182.40*, or quarterly in advance, *$90*. The payment of any such installment shall not have the effect to continue this Policy in force longer than until the next installment is due. This Policy does not take effect until the first annual premium shall have been actually paid and the Policy delivered during the life time and good health of the Insured. Subsequent premiums are payable to the Company at its Home Office,

but may be paid to an authorized agent in exchange for an offi receipt signed by the Secretary and countersigned by the agent. any settlement under this Policy the remainder of the then curr year's premium, if any, together with all indebtedness will be deducted. In case of default in the payment of any premium note given for any premium or portion thereof, this Policy sl cease and determine, and the payments received hereon shall come the property of the Company, except as specified on the sec page hereof.

The Insurance Hereunder is granted in consideration of application for this policy, which is a part hereof and copy attacl hereto, and of the premium of *Three Hundred Fifty and 70/* Dollars, to be paid on delivery hereof.

This policy will be renewed and extended as a Limited P ment Life Contract on the same terms and for the same amot in the further consideration of the payment of a like sum, to paid one year from date, and every year thereafter while the pol is in force, until *twenty* such premiums, including the first, sl have been paid, after which no further premiums will be requir

In Witness Whereof, the Jefferson Standard Life Insura Company has caused this contract to be signed by its Presid and Secretary, at its Home Office in the City of Greensboro, N. on this the *Twentieth* day of *September,* One Thousand Nine Hu dred and *Twelve.*

GEO. A. GRIMSLEY, *President*

....., *Secretary.*

APPLICATION.

1st. I hereby agree for myself and for any person who m have or claim an interest in any contract which may be issued u this application, that every statement and representation her above contained is material and true.

2nd. Any Policy issued under this application shall be g erned by the laws of the State of North Carolina.

3rd. Any distribution of surplus or apportionment of prof or principles or methods which may be adopted at any time by Company for such distribution or apportionment, and its distri tion of the amount to any Policy which may be issued under t application, shall be conclusive upon the Insured under said Pol and upon all parties having or claiming any interest thereunder.

4th. That the Company shall incur no liability under this plication until it has been received and approved, the Policy issu and delivered and the premium has been actually paid to and cepted by the Company, or its authorized agent, during my time and while I am in good health.

MEDICAL EXAMINER'S FORM.

I hereby warrant the answers to the foregoing questions be true.

20 PREMIUMS LIFE POLICY.

o. 99,999. AGE, 35.
MOUNT, $10,000. ANNUAL PREMIUM, $348.70.

OHN HANCOCK MUTUAL LIFE INSURANCE COMPANY

OF BOSTON, MASSACHUSETTS.

In Consideration of the representations in the application refor, which is copied hereon and hereby made a part here-, and of the premium of *Three Hundred and Forty-eight and -100* Dollars to be paid on delivery of this policy, and of the ment of a like premium on or before the *First* day of *Janu-* in each succeeding year until the premiums for *Twenty* l years shall have been paid, or until the prior death of the sured, the JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY eby insures the life of *John Hancock*, of *Boston, Massa-usetts*, in the sum of *Ten Thousand* Dollars, and promises pay said sum at its Home Office in Boston, subject to the ditions and provisions hereinafter recited, upon receipt of e proof of the death of the Insured during the continuance this policy, and on its surrender, to *his wife, Dorothy Q. ancock*, if living, or to such other beneficiary as may, accord-g to the conditions hereof, be finally designated and recognized endorsement hereon, or if no such beneficiary be then liv-, then to the executors or administrators of the said In-red; deducting from said sum any indebtedness to the Com-ny hereon or secured hereby and any unpaid instalments of mium for the balance of the policy year.

WHEN IN EFFECT.—This policy shall not take effect until the t premium or regular instalment, as herein provided, shall be ally paid during the lifetime of the Insured.

POLICY AND APPLICATION ENTIRE CONTRACT.—This policy and application herefor constitute the entire contract between the ties hereto. All statements made by the Insured as the basis the contract shall, in the absence of fraud, be deemed repre-tations and not warranties, and no such statement shall avoid policy or be used in defense to a claim hereunder unless it is tained in the written application herefor and unless a copy reof is endorsed hereon when this policy is issued.

CHANGE OF BENEFICIARY.—The Insured may change the bene-iary from time to time (subject, however, to the rights of any signee), by written request upon the blanks of the Company filed its Home Office, but such change shall take effect only upon en-rsement hereon.

PAYMENT OF PREMIUMS.—All premiums hereunder are payable or before the specified dates, at the Home Office of the Com-ny, or to a duly authorized agent presenting the official receipt gned by the President or Secretary, and countersigned by the ent designated on such receipt.

Premiums hereunder are payable annually in advance, but ay be paid in regular semi-annual or quarterly instalments at the tes and dates stated on the filing back. Except as herein ex-ressly provided, the payment of any premium or instalment the-

of shall not maintain this policy in force beyond the date wh succeeding premium or instalment thereof becomes payable.

A grace of thirty-one days, during which the policy sha main in force, will be granted for the payment of premiu regular instalments thereof, after the first year. If the dea the Insured occur during the days of grace, the sum necess complete payment of premium for the then current policy yea be deducted from the amount payable hereunder.

ANNUAL PARTICIPATION.—At the end of each policy ye long as this policy shall remain in force, there shall be distri hereon, as dividends, the proportion of the divisible surplus tributed by this policy, but such distribution at the end of th and second years shall be contingent upon payment of the pre for the next succeeding year.

DIVIDEND OPTIONS.—Dividends distributable hereon may (a) taken in cash, (b) used to reduce current premium, (c) on deposit with the Company to accumulate, (with interest at per centum per annum), payable with the policy or withdra in cash on demand by the holder, or (d) applied to purchase up additions payable with the policy. Election of options m annually made by the holder, by writing filed with the Com and any option so elected shall remain in effect until a new o shall be duly substituted. If no such election is in effect on anniversary, the dividend for that anniversary shall be hel provided in option (c), and if there shall be accumulated said option and remain on deposit with the Company a sum to at least a quarterly instalment of premium hereunder, the case any premium remains unpaid at the expiration of the day grace, the Company will apply the deposit to the payment of premium in default, if said deposit be sufficient to pay such mium in full, otherwise to the payment of a quarterly instalm and any such application of such deposit shall be a discharg the Company for the fund so applied. Dividends apportioned this policy while it is running as extended insurance shall not available to maintain the policy in force beyond the term of extension stated in the table of values.

LOANS.—At any time after three annual premiums shall been paid hereon, except as hereinafter provided, the holder proper assignment shall be entitled to borrow on the sole secu hereof, with interest at the rate of five per centum per annu sum not exceeding the cash surrender value at the end of the current policy year, as stated in the table of values herein tained, less any indebtedness to the Company hereon or sec hereby and any unpaid portion of the premium for said policy y If, however, the indebtedness on account of all loans shall ex ninety-five per centum of the cash surrender value at the end of then current policy year, accrued interest on prior loans and in est in advance to the next anniversary of the policy on the ag gate amount loaned will be deducted. Failure to repay such or to pay interest thereon shall not avoid this policy unless until the total indebtedness hereon or secured hereby shall e the loan value, nor until thirty-one days after notice shall been mailed to the last known address of the Insured and of assignee of record at the Home Office; but such failure after total indebtedness as aforesaid shall equal said loan value after the giving of such notice, shall render the policy void. loan will be made hereon if the policy is running as extended surance.

CONVERSION PRIVILEGE.—At any time while this policy is in force it may be exchanged without medical re-examination, u due release and payment of cost of change required by the C pany, for a policy of not greater amount, upon any plan havin higher premium rate, which the Company issues at the date her

e new policy shall bear the date of this policy and the premium all be at the rate in use at said date for the form chosen.

REINSTATEMENT.—At any time within five years from default payment of premium (unless the cash surrender value shall have n paid, or the extension term expired, if the policy shall have n so carried), this policy may be reinstated, upon production of dence of insurability satisfactory to the Company and approved its Home Office, and upon payment or reinstatement of any in-tedness to the Company hereon or secured hereby, and payment arrears of premiums, with interest at the rate of five per centum annum.

SUICIDE.—Self-destruction, sane or insane, within one year m the date hereof, is not a risk assumed by this contract, and in h case the liability of the Company hereunder shall be limited the amount of the premium paid hereon.

INCONTESTABILITY.—After this policy shall have been in force one full year from the date of issue it shall be incontestable ept for non-payment of premium, but in case the age has been stated, no greater sum will be payable hereunder than that ch the premium paid would have purchased at the correct age the rate in use at the date hereof.

No suit shall be maintained under this policy unless com-nced within six years from the time when the cause of action rues.

ASSIGNMENTS.—No assignment hereof shall be binding on the mpany until filed at its Home Office. The Company assumes no onsibility as to the validity of any assignment.

NON-FORFEITURE OPTIONS.—After three full annual premiums ll have been paid hereon, then in case of default in the payment any subsequent premium or instalment, continued after the days grace,

Option A—Without action on the part of the holder, the policy l be continued for its value in participating paid-up life insur-ce which will have a yearly increasing surrender value; or

Option B—If the holder so elect, the policy will be terminated the surrender value paid in cash.

Option C—In lieu of either option, upon written request by the lder filed at the Home Office of the Company within ninety days m the due date of the premium in default, the policy will be tinued at its face amount for its value in participating extended m insurance (without loan privilege) dating from said due date, computed at the then age of the Insured. Such insurance will e a decreasing surrender value expiring with the extension m.

The surrender value due under any option will be paid upon per surrender of the policy with the written assent of the person whom it is made payable.

The legal reserve under this policy is computed upon the erican Experience Table of Mortality, with interest at three one-half per centum per annum.

The insurances under Options A and C are the legal equiva-ts of the surrender value (Option B) computed upon the rtality and interest basis.

Said surrender value at date of default in payment of premium ll be the full reserve on the policy and any existing dividend ad-tions, less a sum having a maximum at the end of the third year, t in excess of six-tenths of one per centum of the face amount the policy and thereafter decreasing, and less any indebtedness the Company hereon or secured hereby. After the eighth year, d value will be the full reserve, less any indebtedness as afore-d.

The values in this policy under the several options, which are ated in the table of values, are for full paid policy years, in the sence of dividend additions or of indebtedness, and will be in-

creased by payment of additional instalments of premiums b the full paid policy year.

TABLE OF VALUES.

Determined according to the requirements of the Massach Law.

After Payment of Premiums for	Option A. Paid-up Participating Life Insurance.	Option B. Loan or Cash Surrender Value at End of Policy Year.	Option C. Extended Insurance Participating.	
			Years.	Days.
3 full years.	$1400	$550	6	158
4 " "	1930	780	9	23
5 " "	2470	1020	11	224
6 " "	3010	1260	13	333
7 " "	3540	1510	15	349
8 " "	4070	1780	17	262
9 " "	4590	2050	19	88
10 " "	5090	2320	20	177
11 " "	5590	2600	21	211
12 " "	6080	2900	22	205
13 " "	6570	3200	23	166
14 " "	7060	3510	24	116
15 " "	7550	3840	25	72
16 " "	8030	4180	26	56
17 " "	8530	4530	27	99
18 " "	9020	4890	28	248
19 " "	9510	5270	30	287
20 " "	10000	5660		
21 " "	.....	5780		
22 " "	.....	5900		
23 " "	.....	6020		
24 " "	.....	6150		
25 " "	.....	6270		
30 " "	.....	6880		
35 " "	.....	7470		
40 " "	.....	8000		
45 " "	.....	8500		
50 " "	.....	8960		
55 " "	.....	9370		
60 " "	.....	9660		

Values for intermediate and additional years computed u the same basis as the values herein appearing, will be furnis upon request.

INSTALMENT SETTLEMENTS.—The Insured, subject to the ri of any assignee, and with right of revocation and re-election, written notice to the Company at its Home Office may elect any of the following six options as a mode of payment to the benefici by instalments in lieu of one sum if the Insured die while policy is in force, provided the net sum payable is not less than thousand dollars, and subject to the terms and conditions wh follow. If at the death of the Insured there be no such election effect, the beneficiary shall succeed to the right of the Insured aforesaid to elect a mode of payment by instalments, and, except to option 5, to revoke such election and receive any unpaid amo in one sum. The first payment under the option elected shall made upon due proof of the death of the Insured. The amounts the instalments and annuity payments are to be determined cording to the table of instalment settlements which follows. option elected shall take effect if the age of the beneficiary at date of death of the Insured shall exceed eighty-five years near

thday, but in such case the net sum payable shall be paid in one m.

Option 1. Payment of said net sum in twenty equal annual in-lments, and an additional sum equal to one-half said net sum, yable at the end of twenty years after the first instalment be-es due.

Option 2. Payment in one sum of such portion of the said net m as will leave a residue of not less than one thousand dollars, h residue to be paid commencing in one year from the time en the first payment becomes due, in either 5, 10, 15 or 20 equal nual instalments.

Option 3. Payment of said net sum in either 5, 10, 15, 20, 25 or equal annual instalments.

Option 4. Payment by equal annual instalments, until said net n shall have been so paid in full, and in addition an annuity ll be thereafter paid so long as the beneficiary shall live. If beneficiary die or shall of right revoke the option before the regate amount of the instalment payments made prior thereto ll equal the said net sum, the difference shall be paid in one m. The amount of each instalment and of the annuity shall be termined by the age of the beneficiary at nearest birthday at the e of death of the Insured.

Option 5. Payment by an annuity during life to the beneficiary, amount of such annuity to be determined by the age of the eficiary at nearest birthday at the date of the death of the In-ed. Under this option, all liability of the Company on account this policy shall cease with the death of the beneficiary.

Option 6. Payment by equal annual instalments to the bene-ary, for at least twenty-five years, and by an annuity thereafter long as said beneficiary shall live, the amount of each instal-nt and of the annuity to be determined by the age of the bene-ary at nearest birthday at the date of the death of the Insured. said beneficiary die before twenty-five instalment payments shall e been made, unless the instalments shall have been commuted paid in one sum, the remainder of said twenty-five payments, no more, will be made as they become due, to a provisional ee if any be living, nominated as hereinafter provided.

If the instalments under options 1. 2, 3 or 6 remaining unpaid any time are paid in one sum, they shall be discounted at the e of three and one-half per centum per annum. Except as to ion 5, the Insured (with the right to change from time to time) y, by written notice to the Company at its Home Office, name a visional payee, to whom, upon due proof of the death of the eficiary after such beneficiary has become entitled as aforesaid payment under an instalment option and has died before receiv-payment in full of the said net sum, the sum or sums remaining aid shall be paid, subject to the terms of the option elected. privilege of nomination of a provisional payee shall not apply er option 5, nor shall the beneficiary have the right to name a visional payee under any option. If there be no provisional ee living at the death of the beneficiary after the death of the ured, then any sum or sums which may remain unpaid shall be d to the executors or administrators of the beneficiary in one m; and if a provisional payee shall become entitled to payment aforesaid and shall die before the full amount due under the ion is paid, any sum or sums which may remain unpaid shall be d to the executors or administrators of such provisional payee one sum. The mode of instalment settlement elected by the In-ed shall not be varied by the beneficiary or provisional payee. there be no named beneficiary or provisional payee entitled to eive payment under this policy at the death of the Insured, the sum payable hereunder shall be paid in one sum. Any portion the said net sum which may be payable to an assignee shall also paid in one sum, and the remainder, if not less than one thou-

sand dollars shall be paid according to the terms of the o
elected. If an instalment option becomes effective this policy
be exchanged by the Company for a supplementary contract w
shall provide for settlement according to the option elected.
shall further provide that on all instalments remaining unpaid
year to year, there will be allowed such share of interest earne
excess of three and one-half per centum, as the Company may
year to year determine.

TABLE OF INSTALMENT SETTLEMENTS.

The instalments and annuities in this table are for each
thousand dollars of the net sum payable hereunder.

Option 2.		Option 3.	
No. of Instalments.	Amt. of Instalments.	No. of Instalments.	Amt. of Instalments.
5	$219	5	$212
10	118	10	114
15	84	15	82
20	68	20	66
		25	56
		30	50

Under any Option annual instalments or annuities of $100 and over may be taken in equivalent semi-annual payments; those of $200 or over in equivalent quarterly payments; those of $300 or over in equivalent monthly payments. The equivalent of each $100 of annual instalment or annuity is $50.40 paid semi-annually; $25.30 paid quarterly; or $8.45 paid monthly.

Option 4.							
Age.	Instalment and Annuity.	Age.	Instalment and Annuity.	Age.	Instalment and Annuity.	Age.	
14 and under	$37	32	$42	50	$53	68	
15	38	33	43	51	54	69	
16	38	34	43	52	55	70	
17	38	35	44	53	56	71	
18	38	36	44	54	57	72	
19	38	37	44	55	58	73	
20	39	38	45	56	59	74	
21	39	39	46	57	60	75	
22	39	40	46	58	61	76	
23	39	41	47	59	63	77	
24	40	42	47	60	64	78	
25	40	43	48	61	65	79	
26	40	44	48	62	67	80	
27	41	45	49	63	68	81	
28	41	46	50	64	69	82	
29	41	47	51	65	71	83	1
30	42	48	51	66	72	84	1
31	42	49	52	67	74	85	1

Option 5							
Age.	Annuity.	Age.	Annuity.	Age.	Annuity.	Age.	Annuity.
14 and under	$42	32	$48	50	$61	68	$101
15	43	33	49	51	63	69	105
16	43	34	49	52	64	70	108
17	43	35	50	53	65	71	112
18	44	36	50	54	67	72	116
19	44	37	51	55	68	73	120
20	44	38	51	56	70	74	123
21	44	39	52	57	72	75	127
22	45	40	53	58	74	76	131
23	45	41	53	59	76	77	134
24	45	42	54	60	78	78	138
25	46	43	55	61	80	79	141
26	46	44	55	62	83	80	145
27	46	45	56	63	86	81	149
28	47	46	57	64	88	82	153
29	47	47	58	65	91	83	157
30	48	48	59	66	95	84	162

Option 6.							
Age.	Instalment and Annuity.	Age.	Instalment and Annuity.	Age.	Instalment and Annuity	Age.	
14 and under	$39	32	$44	50	$52	68	
15	40	33	45	51	53	69	
16	40	34	45	52	53	70	
17	40	35	46	53	54	71	
18	40	36	46	54	54	72	
19	40	37	46	55	54	73	
20	41	38	47	56	55	74	
21	41	39	47	57	55	75	
22	41	40	48	58	55	76	
23	42	41	48	59	55	77	
24	42	42	49	60	56	78	
25	42	43	49	61	56	79	
26	42	44	50	62	56	80	
27	43	45	50	63	56	81	
28	43	46	51	64	56	82	
29	43	47	51	65	56	83	
30	44	48	52	66	56	84	

ALTERATION AND ENDORSEMENT.—No modification or alteration reof or endorsement hereon will be valid unless made by the esident, a Vice-President, the Secretary, or an Assistant Secre-y, and no other person is authorized on behalf of the Company, make, alter or discharge this contract or to waive forfeiture. ents are not authorized to modify or waive any of the terms and d'tions of this policy nor to extend the time for payment of miums or other moneys due to the Company, or to bind the mpany by making any promise or by accepting any representa-s or information not contained in the application for this policy.

In Witness Whereof, the JOHN HANCOCK MUTUAL LIFE IN-RANCE COMPANY has, by its President and Secretary, executed d delivered this contract and caused the same to be duly ntersigned, at Boston, Massachusetts, on this *First* day of *uary*, A. D., 1911.

ALTER L. CROCKER, *Secretary.* ROLAND O. LAMB, *President.*

Countersigned.....*Policy Registrar.*

The Assured is hereby notified that by virtue of this policy he a member of the JOHN HANCOCK MUTUAL LIFE INSURANCE COM-y, and is entitled to vote either in person or by proxy at any l all meetings of said Company. The annual meetings are held its Home Office on the second Monday of February in each year, twelve o'clock noon.

APPLICATION.

I hereby declare that I have never made an application to in-e my life to any company or agent upon which a policy has not n issued in the exact form and amount originally applied for, l that there is none now pending, unless so stated above; and ther, I declare that all the statements herein made are complete l true, and that they are correctly recorded.

MEDICAL EXAMINER'S FORM.

I certify that the statements and answers which I have made this application as a basis for the contract of insurance are com-e, true, and correctly recorded, and I agree that any policy ich may be issued hereon shall take effect only in case it shall delivered and the first premium or instalment thereof actually d during my lifetime, and that such delivery and payment shall stitute an acceptance of the policy and of all its conditions.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIU LIFE POLICY—GUARANTEED ANNUAL DIVIDENI

No. 99,999. AGE,
AMOUNT, $10,000.00. ANNUAL PREMIUM, $38

KANSAS CITY LIFE INSURANCE COMPAN

KANSAS CITY, MISSOURI,

Agrees to Pay *Ten Thousand* Dollars, at the Home Offic the Company, in Kansas City, Missouri, to *Mary Doe,* (w of the insured, immediately upon receipt of due proofs of death of *John Doe,* the Insured, during the continuance of Policy.

If there shall be no Beneficiary living at the death of Insured, the proceeds of this Policy shall be paid to the exe tors, administrators or assigns of the Insured.

This Policy participates in the profits of the Company herein provided.

The Company Guarantees the surrender value of this Po at the end of *Twenty* years shall be *Fifty-Six Hundred Si One and 50-100* Dollars in Cash and its share of the Pr then apportioned in addition to those guaranteed, also in C

STATE OF MISSOURI—INSURANCE DEPARTMENT.

This Policy is registered and secured by a pledge of bo or deeds of trust on real estate deposited with this departm Jefferson City, Mo.....19....

By..... .....

Deputy Supt. *Superintend*

GENERAL PROVISIONS AND PRIVILEGES.

1. This Policy shall not take effect unless the first premi hereon has been paid and this Policy delivered to the applicant wi in thirty days from the date hereof, or unless the applicant is good health at the time of its delivery.

2. The first year's premium only may be paid to the age All subsequent premiums are due and payable in advance at home office of the Company without notice. However, they may paid to an authorized agent of the Company on or before the d when due, but only in exchange for a receipt signed by the Pr dent, Vice-President, Secretary or Assistant Secretary and count signed by such agent. Upon failure to pay a premium on or bef the date when due, or upon failure to pay any premium note wh due, this Policy will become null and void without any action notice by the Company, and all rights shall be forfeited to the Co pany, except as hereinafter provided.

3. Notice of each and every premium due or to become d hereon, is given and accepted by the delivery and acceptance of t Policy. Notice of premiums coming due is sent to the insured a matter of accommodation, but the Company assumes no responsi ity for the failure to send or the miscarriage or non-delivery of a notice.

4. Any indebtedness to the Company including loans and terest accumulations and any balance of the then current pol year's premium remaining unpaid will be deducted in any settlem under this Policy.

5. The lapse of five years from the date the cause of action all accrue shall be an absolute bar to any action or suit brought on this Policy. Death by self-destruction, sane or insane, within e year from date of issue hereof shall limit the amount payable the Company to the total premium paid by the insured.

6. This Policy is issued with the understanding that with the sent of the Company the insured may assign same or change the eficiary to any person authorized by law, by filing with the pany a written request therefor. Such change will take effect n its acceptance by the Company and the endorsement of the e upon this Policy by the President, Vice President, Secretary Assistant Secretary. The claims of any assignee when the as- ment has been thus made shall be subject to proof of interest the Company will assume no responsibility as to the validity of assignment.

7. If the age of the insured has been misstated, the amount able hereunder shall be such as the premium paid would have chased at the correct age. All statements made by the insured ll, in the absence of fraud, be deemed representations and not ranties, and no statement made by the insured shall avoid this cy or be used in defense of a claim hereunder unless the same is tained in the application therefor.

8. No agent has power on behalf of the Company to modify Contract, to extend the time of payment of premiums, to waive forfeiture, to bind the Company by making any promise or any resentation, or to deliver any Policy contrary to the provisions of tion One (1) hereof. These powers can be exercised only by the sident, Vice President, Secretary or Assistant Secretary of the pany and will not be delegated.

9. The insured may without the consent of the beneficiary ive any benefit hereunder and exercise every right and enjoy ry privilege conferred upon the insured in or by this Policy.

10. In case of default in the payment of any premium here- er or of any premium note when due, the Company will reinstate Policy, if not previously surrendered, at any time upon written uest by the insured to the Company at its home office, accom- ied by evidence of insurability satisfactory to the Company and payment of all premium arrears and the payment or reinstate- t of any indebtedness existing at the date of default, together interest thereon at the rate of five per centum per annum.

11. GRACE IN PAYMENT OF PREMIUMS.—A grace of one month, hout interest charge) during which the insurance will remain ll force will be allowed in the payment of all premiums except first.

NON-FORFEITURE AND LOAN FEATURES.

After payment of premiums for three or more full years the wing options shall be effective; if default occurs after a frac- al part of the current year's premium has been paid, the values be proportionately adjusted.

1st. AUTOMATIC LOAN.—If any premium on this policy shall be paid when due, the same, without action on the part of the ured, and provided this feature shall not previously have been ved in writing filed at this office, shall be charged as an auto- tic policy loan with interest at six per centum per annum if the loan value of the policy, including that of existing dividend litions, be sufficient to cover such loan in addition to any existing ebtedness and accrued interest. If the loan value or the balance reof shall not be sufficient to pay the entire premium due, then shall be used, if sufficient, to pay the premium for a shorter iod, but not less than an entire quarterly premium, and if not ficient to pay a quarterly premium, the policy shall cease to be force and any residue of the surrender value of said policy shall paid in cash on surrender of the same. The accumulation of

such automatic policy loans, with accrued interest thereon, sha a first lien on the policy, but may be paid at any time in whole part.

2nd. PAID-UP AND EXTENDED INSURANCE. Upon written rec for either non-participating paid-up or extended term insura waiving the automatic policy loan privilege, at any time prior t within sixty days after, default in payment of premium, the C pany in lieu of the automatic policy loan privilege will, after default, either continue this policy for a reduced amount of participating paid-up insurance in accordance with the accomp ing table, or extend and continue in force the full amount of policy as non-participating term insurance in accordance with accompanying table.

3rd. CASH SURRENDER VALUE.—Any time within sixty after default in payment of any premium, the Company will, request, with a full and valid surrender of the policy and all cl thereunder, pay a cash surrender value in accordance with the companying table, less any existing indebtedness to the Compan account of this policy.

4th. LOANS.—If this policy be not then extended as term in ance, the Company will advance, on proper assignment of policy and on the sole security thereof, at a rate of interest not ceeding six per centum per annum, and subject to the regulat of the Company then in force relating to policy loans, and fur subject to the laws of the State in which the insured reside time of issuance of this policy a sum equal to, or, at the optio the insured, less than the amount stated in the accompanying t in accordance with the number of years for which premiums been fully paid. In the event of failure to pay any loan on policy no forfeiture of same will occur until the loan and inte thereon is equal to or greater than the reserve, nor until one m after notice has been mailed by the Company to the last known dress of the insured and of the assignee, if any.

TABLE OF LOAN AND SURRENDER VALUES.

This table will apply if this policy be free from indebted but any existing indebtedness may be paid in cash and the t will then apply; or if not so paid, the loan and cash values wil reduced by the indebtedness and the amount of paid-up or the t of extended term insurance will be reduced in the ratio of the debtedness to the reserve on this policy. *Any existing dividen dividends or paid-up additions to the credit of this policy will crease these guarantees.*

After the Expiration of	Cash Surrender or Loan	Extended Insurance		Paid-up Insurance	After the Expiration of	Cash Surrender or Loan	Extended Insurance		Pa In a
		Yrs.	Mos.				Yrs.	Mos.	
3 Yrs.	$ 428 00	4	11	$1080	12 Yrs.	$2794 70	21	10	
4 "	654 10	7	6	1620	13 "	3108 90	22	10	
5 "	888 80	10	1	2160	14 "	3434 60	23	9	
6 "	1132 00	12	6	2700	15 "	3772 20	24	8	
7 "	1384 40	14	8	3230	16 "	4122 30	25	9	
8 "	1646 30	16	6	3760	17 "	4485 40	26	11	
9 "	1917 90	18	1	4290	18 "	4862 40	28	5	
10 "	2199 60	19	6	4820	19 "	5254 00	30	7	
11 "	2491 80	20	9	5330	20 "	5661 50	Life		

The values in the above table are based upon the American perience Table of Mortality with interest at the rate of three one-half per cent per annum, with no surrender charge.

DIVIDENDS.

This policy is issued on the Twenty Year Accumulation plan d will receive its full share of the profits as apportioned by the mpany at the end of that period if the insured be then living, and all the premiums have been duly paid hereon; however, the com- ny hereby guarantees to pay in anticipation of said profits, if the icy be kept in force by the payment of premiums in cash, an ual cash dividend, as shown by the Coupons hereto attached ich may be used in partial payment of the annual premiums due the dates indicated on said Coupons. Should, after the first pol- y year, the insured elect to pay the premiums semi-annually or arterly, then in that case a pro rata portion of each Coupon will applicable upon payment of each premium. In consideration of guaranteed payment in cash from the surplus by the coupons eto attached the insured hereby agrees that any annually deter- ned portion of the divisible surplus in addition to the amounts ulated in the coupons shall be allowed to accumulate until all miums contracted hereon have been paid.

If the insured should so elect at the beginning of the second icy year. the successive guaranteed dividends accruing under this icy will be converted into participating paid-up additional insur- e, such insurance being purchased at the Company's regular sin- premium rates for participating insurance according to the at- ned age of the insured. The election of this option at any time er than specified above will be conditioned upon evidence of in- ability satisfactory to the Company.

If the insured shall elect to pay all premiums in full, without uction, and leave with the Company the dividends represented by Coupons on this contract, the Company guarantees that this icy will be fully paid-up after paying the premiums in cash for een full years and delivering all the attached Coupons to the mpany. In case the insured should elect to leave the Coupons to ke this a fully paid-up policy in fifteen years and he should die ile this policy is in force, but before it is fully paid-up as above vided, all the Coupons bearing date prior to said death shall be d to the beneficiary with compound interest at the rate of 3½ per tum per annum in addition to the sum insured.

In case the insured shall not elect as above provided, but shall, ertheless, leave said dividends with the Company, the same shall payable on presentation of the Coupons at any time, with com- nd interest at the rate of 3½ per centum per annum for each l year such dividends are left with the Company.

At the end of twenty years from the date hereof, in addition to eiving in cash such dividends as may have accrued to the credit this policy in excess of those guaranteed, the insured may at his ion surrender this policy for its cash value as shown on the sec- page hereof, or continue the policy as a participating life policy y paid-up for its face amount.

THIS POLICY IS ISSUED IN CONSIDERATION of the stipulations, ements and representations made in the application for this icy, a copy of which application is hereto attached and made a t hereof, and said policy and application constitute the entire tract between the parties hereto, and in further consideration of annual premium of Three Hundred Eighty-three Dollars and ty cents for one year's term insurance from date hereof. This icy will be continued upon the further payment of a like amount er before the First day of April each year thereafter until pre- ms shall have been paid for twenty years, including the first, until the prior death of the insured.

This Policy is absolutely free from conditions as to residence, upation, travel, time or place of death. No extra Premium will

be required from the Insured for military or naval service in t of war or in time of peace.

This Policy is incontestable after one year from date of is

In Witness Whereof, The KANSAS CITY LIFE INSURA COMPANY has caused to be affixed the signatures of its Pr dent and Secretary, at Kansas City, Missouri, this *First* day *April,* A. D., 19*09*.

FRED W. FLEMING, *Secretary.* J. B. REYNOLDS, *Presid*

The Insured, at any time, while this Policy is in force may, giving written notice to the Company at its Home Office, provi the Policy has not been assigned, change the mode of paymen the Policy as within provided to payment in equal annual ins ments, or a life annuity, as specified below, such change to t effect upon its endorsement on the Policy by the Company.

Instalments payable per $1,000 of Policy, according to the nu ber, from two to twenty selected by the Insured:—

Number of Instalments	2	3	4	5	6	7	8	9	
Amount of each Instalment	$507	$343	$261	$211	$179	$155	$138	$124	
Number of Instalments	11	12	13	14	15	16	17	18	19
Amount of each Instalment	$104	$97	$91	$85	$81	$77	$73	$70	$67

Amount of Annuity to Beneficiary that each $1,000 of Policy will purch according to Age of Beneficiary:

Age of Beneficiary	25	26	27	28	29	30	31	32	33	34	35
Annuity that $1,000 will purchase	$47	$47	$48	$48	$49	$49	$50	$51	$51	$51	$52
Age of Beneficiary	37	38	39	40	41	42	43	44	45	46	
Annuity that $1,000 will purchase	$53	$54	$54	$55	$55	$56	$57	$58	$59	$60	
Age of Beneficiary	48	49	50	51	52	53	54	55	56	57	
Annuity that $1,000 will purchase	$62	$63	$65	$66	$67	$69	$71	$72	$74	$76	
Age of Beneficiary	59	60	61	62	63	64	65	66	67	68	
Annuity that $1,000 will purchase	$81	$84	$87	$90	$93	$96	$100	$104	$108	$112	
Age of Beneficiary	70	71	72	73	74	75	76	77	78	79	
Annuity that $1,000 will purchase	$120	$125	$130	$135	$140	$145	$150	$154	$159	$164	

19. On or after April 1, 1928, Kansas City Life Insurance Compa of Kansas City, Missouri, will pay to the order of the insured und Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Ninety-nine and 70/100 Dollars provided t premiums due on said policy up to and including above date ha been paid. Payable at its home office.

$99.70. J. B. REYNOLDS, President.

On or after April 1, 1927, Kansas City Life Insurance Company Kansas City, Missouri, will pay to the order of the insured under licy No. 0000 (or to the order of the assignee if said policy is signed) a dividend of Ninety-six and 60/100 Dollars provided all miums due on said policy up to and including above date have n paid. Payable at its home office.
96.60. J. B. REYNOLDS, President.

On or after April 1, 1926, Kansas City Life Insurance Company Kansas City, Missouri, will pay to the order of the insured under licy No. 0000 (or to the order of the assignee if said policy is signed) a dividend of Ninety-three and 50/100 Dollars provided all miums due on said policy up to and including above date have n paid. Payable at its home office.
93.50. J. B. REYNOLDS, President.

On or after April 1, 1925, Kansas City Life Insurance Company Kansas City, Missouri, will pay to the order of the insured under licy No. 0000 (or to the order of the assignee if said policy is signed) a dividend of Ninety and 50/100 Dollars provided all miums due on said policy up to and including above date have n paid. Payable at its home office.
90.50 J. B. REYNOLDS, President.

On or after April 1, 1924, Kansas City Life Insurance Company Kansas City, Missouri, will pay to the order of the insured under licy No. 0000 (or to the order of the assignee if said policy is signed) a dividend of Eighty-seven and 50/100 Dollars provided all miums due on said policy up to and including above date have n paid. Payable at its home office.
87.50. J. B. REYNOLDS, President.

On or after April 1, 1923, Kansas City Life Insurance Company Kansas City, Missouri, will pay to the order of the insured under licy No. 0000 (or to the order of the assignee if said policy is signed) a dividend of Eighty-four and 50/100 Dollars provided all miums due on said policy up to and including above date have n paid. Payable at its home office.
84.50. J. B. REYNOLDS, President.

On or after April 1, 1922, Kansas City Life Insurance Company Kansas City, Missouri, will pay to the order of the insured under licy No. 0000 (or to the order of the assignee if said policy is signed) a dividend of Eighty-one and 60/100 Dollars provided all miums due on said policy up to and including above date have n paid. Payable at its home office.
81.60. J. B. REYNOLDS, President.

On or after April 1, 1921, Kansas City Life Insurance Company Kansas City, Missouri, will pay to the order of the insured under licy No. 0000 (or to the order of the assignee if said policy is signed) a dividend of Seventy-eight and 70/100 Dollars provided all miums due on said policy up to and including above date have n paid. Payable at its home office.
78.70 J. B. REYNOLDS, President.

On or after April 1, 1920, Kansas City Life Insurance Company Kansas City, Missouri, will pay to the order of the insured under licy No. 0000 (or to the order of the assignee if said policy is signed) a dividend of Seventy-five and 80/100 Dollars provided all miums due on said policy up to and including above date have n paid. Payable at its home office.
75.80. J. B. REYNOLDS, President.

On or after April 1, 1919, Kansas City Life Insurance Company Kansas City, Missouri, will pay to the order of the insured under licy No. 0000 (or to the order of the assignee if said policy is signed) a dividend of Seventy-two and 90/100 Dollars provided all miums due on said policy up to and including above date have en paid. Payable at its home office.
72.90 J. B. REYNOLDS, President.

9. On or after April 1, 1918, Kansas City Life Insurance Compan of Kansas City, Missouri, will pay to the order of the insured unde Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Seventy and 00/100 Dollars provided a premiums due on said policy up to and including above date hav been paid. Payable at its home office.

$70.00 J. B. REYNOLDS, President.

8. On or after April 1, 1917, Kansas City Life Insurance Compan of Kansas City, Missouri, will pay to the order of the insured unde Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Sixty-seven and 20/100 Dollars provided a premiums due on said policy up to and including above date hav been paid. Payable at its home office.

$67.20. J. B. REYNOLDS, President.

7. On or after April 1, 1916, Kansas City Life Insurance Compan of Kansas City, Missouri, will pay to the order of the insured unde Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Sixty-four and 40/100 Dollars provided a premiums due on said policy up to and including above date hav been paid. Payable at its home office.

$64.40. J. B. REYNOLDS, President.

6. On or after April 1, 1915, Kansas City Life Insurance Compan of Kansas City, Missouri, will pay to the order of the insured unde Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Sixty-one and 60/100 Dollars provided a premiums due on said policy up to and including above date hav been paid. Payable at its home office.

$61.60. J. B. REYNOLDS, President.

5. On or after April 1, 1914, Kansas City Life Insurance Compan of Kansas City Missouri, will pay to the order of the insured unde Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Fifty-eight and 80/100 Dollars provided a premiums due on said policy up to and including above date hav been paid. Payable at its home office.

$58.80. J. B. REYNOLDS, President.

4. On or after April 1, 1913, Kansas City Life Insurance Compan of Kansas City, Missouri, will pay to the order of the insured unde Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Fifty-six and 00/00 Dollars provided a premiums due on said policy up to and including above date hav been paid. Payable at its home office.

$56.00. J. B. REYNOLDS, President.

3. On or after April 1, 1912, Kansas City Life Insurance Compan of Kansas City, Missouri, will pay to the order of the insured unde Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Fifty-three and 30/100 Dollars provided a premiums due on said policy up to and including above date hav been paid. Payable at its home office.

$53.30. J. B. REYNOLDS, President.

2. On or after April 1, 1911, Kansas City Life Insurance Compan of Kansas City, Missouri, will pay to the order of the insured unde Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Fifty and 60/100 Dollars provided a premiums due on said policy up to and including above date hav been paid. Payable at its home office.

$50.60. J. B. REYNOLDS, President.

1. On or after April 1, 1910, Kansas City Life Insurance Compan of Kansas City Missouri, will pay to the order of the insured unde Policy No. 0000 (or to the order of the assignee if said policy assigned) a dividend of Forty-seven and 90/100 Dollars provided a premiums due on said policy up to and including above date hav been paid. Payable at its home office.

$47.90. J. B. REYNOLDS, President.

APPLICATION.

It is hereby declared, That the above are my own full and true answers to the foregoing questions, and that the same, together with my answers to the Examining Physician, are the only statements made to the KANSAS CITY LIFE INSURANCE COMPANY, which, together with this stipulation, constitutes my application to said Company for insurance, and should my application be approved, and a policy of insurance be issued, such policy and application, shall be and constitute the contract between the parties hereto.

The answers to all the above questions, and to the several questions propounded by the Examining Physician, are full, complete and true, and no omission, concealment or mental reservation have been made of any facts or circumstances relating to my past or present habits, health, physical condition or family history.

I agree that death by self destruction, sane or insane, within one year from date of issue shall limit the amount payable by the Company to the total premium paid and no more.

I hereby declare that I am not intemperate in the use of intoxicating liquors or narcotics of any kind.

I agree that in any distribution of surplus or profits the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount belonging to any policy which may be issued by the Company, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such policy.

That it is expressly agreed to and understood upon my part that this contract is to be null and void and of no binding force whatever, unless my application is received and accepted at the home office of the Company and approved by the Medical Director and the policy of insurance is delivered to me or my beneficiary during my lifetime and while in good health.

I hereby certify that I have carefully read (or heard read) the foregoing application, together with my statements therein made, and hereby declare the truthfulness of the same.

MEDICAL EXAMINER'S FORM.

I hereby declare that all the statements and answers to above questions are complete and true, and I agree that they shall form a part of the contract for insurance applied for.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIUM
ENDOWMENT AT 85 POLICY WITH DIS-
ABILITY BENEFITS.

No. 99999. AGE
AMOUNT $10.000. PREMIUM $36

THE LINCOLN NATIONAL LIFE INSURAN
COMPANY
OF FORT WAYNE, INDIANA.

Agrees to Pay at its Home Office *Ten Thousand* Dol
and in addition thereto any existing dividend accumulations u
receipt at the said office of due proofs of the death of *Abrah*
Lincoln (hereinafter called the Insured) to *Nancy Hanks Linc*
his mother, if living, otherwise to the Insured's executors, adm
istrators or assigns, deducting therefrom any indebtedness on
secured by this Policy and any unpaid premium for the then c
rent policy year. Or the Company will pay the said sum to
Insured, if living, at the end of the policy year nearest to t
eighty-five.

This insurance is granted in consideration of the payment
Three Hundred Sixty-three and 10/100 Dollars, the receipt
which is hereby acknowledged, and the *annual* payment of a l
sum to the said Company on or before the *First* day of every J
thereafter until premiums for *Twenty* full years from the d
hereof shall have been paid or until the prior death of the
sured.

Annual Participation in Profits during the continuance
this Policy by the payment of premium or as a fully paid
policy, it shall be credited with its full share of surplus as i
portioned by the Board of Directors at the end of two ye
from the date hereof and annually thereafter.

The benefits of the Guaranteed Loan and Non-Forfeit
Provisions and the Automatic Premium Loan Privilege, togeth
with the other Benefits, Privileges and Provisions set forth in t
following pages of this Policy, are made a part of this contra

In Witness Whereof, THE LINCOLN NATIONAL LI
INSURANCE COMPANY has caused this contract to be sign
this *First* day of *July* Nineteen Hundred and *Twelve*.

ARTHUR F. HALL, *Vice-President.* SAM'L M. FOSTER, *President*
.....*Secretary.*

INSURANCE DEPARTMENT—STATE OF INDIANA—OFFICE OF AUDI
OF STATE.

Seal:—

I Hereby Certify that The Lincoln National Life Insura
Company, of Fort Wayne, Indiana, does business under the Co
pulsory Deposit Law of the State of Indiana, approved Febru
10th, 1899, and in accordance with Section Ten of said law, m
tains in approved securities in the office of the Auditor of St
of Indiana, an amount in excess of the net cash value of all o
standing policies. WM. H. O'BRIEN, *Auditor of State*

GUARANTEED AUTOMATIC LOAN AND NON-FORFEITURE BENEFITS.

ONE MONTH OF GRACE.—One month of grace without interest arge shall be allowed in the payment of any premium after the st, during which time this Policy shall remain in force.

AUTOMATIC PREMIUM LOANS.—This Policy shall not lapse or ome forfeited by reason of the non-payment of the premium hin the month of grace allowed herein, provided the cash sur- der value of the Policy and of any dividend addition thereon less y indebtedness on or secured by this Policy is equal to or greater n the premium then due and unpaid. In such event the Company l treat the premium then due as paid, and the amount of such mium (with interest as hereinafter provided) shall become a first n upon the Policy in the Company's favor in priority to the ims of any assignee or of any other person. If the net available h surrender value be less than the premium that is due, the mpany will continue this insurance in force until such value is hausted (that is, for a period which bears the same ratio to the premium period then ensuing as such net value bears to the mium then due) and if prior to the expiration of such reduced od the last due premium be not paid in full, all liability of the mpany on this Policy shall thereupon terminate subject to notice hereinafter provided. While this Policy is thus sustained in e the payment of premiums may be resumed without medical mination and the accumulated loans may be paid off or allowed stand as a lien against the Policy. These automatic premium ns shall bear interest at 6% per annum from the dates the re- ctive premiums loaned become due and shall be compounded rly on the thirty-first day of December in each year, if unpaid.

The Automatic Premium Loan Privilege is granted at the re- est of the Insured in his application for this insurance, or upon written request made subsequently, but may be revoked at any e upon written notice to the Company at its Home Office.

POLICY LOANS.—After three full years' premiums have been d upon this Policy, if no premium payment is in default, the mpany will lend on proper assignment and delivery of this Policy on the sole security thereof a sum not exceeding the cash value ted in the table less any existing indebtedness on or secured by s Policy and any unpaid balance of the premium for the current licy year; provided interest at a rate not exceeding 6% per annum the whole amount of the loan is paid in advance to the end of e current policy year. Interest at the same rate will be due and yable annually in advance thereafter, and if not so paid will be led to the principal and bear the same rate of interest. Failure pay any such loan or interest shall not avoid this Policy unless e total indebtedness shall equal or exceed the full amount avail- le hereunder and in no event until thirty days after notice thereof all have been mailed to the last known address of the Insured, d of the assignee, if any.

CASH VALUE.—The cash value stated in the table, which is not s than the sum otherwise available for the purchase of paid-up or tended insurance, will be paid to the Insured upon due surrender this Policy to the Company at any time within one month after fault in payment of premium.

The Company shall have the right in a time of general depres- on and in order to conserve the interests of all its policy-holders defer payment of the cash value, or the making of the loan (un- s for the purpose of paying renewal premiums on policies in this mpany) for a period not exceeding six months.

EXTENDED INSURANCE.—If the Insured has not made a request r the Automatic Premium Loan Privilege, or has made such re- est and revoked it in writing duly acknowledged by the Company, d if there be any default in the payment of premium after three ll years' premiums shall have been paid, in such event the insur- nce hereunder shall from the due date of such premium automati- ally continue as term insurance for the period stipulated in the able of Guaranteed Loan and Surrender Values.

PAID-UP INSURANCE.—A paid-up endowment policy payabl the same time and upon the same conditions as this Policy for amount stated in the table of Guaranteed Loan and Surren Values will be issued upon due surrender of this Policy to Company within one month after default in payment of premiur

TABLE OF GUARANTEED LOAN AND SURRENDER VALUES EACH $1000 OF INSURANCE

As this policy is for $10,000, the value will be ten times those stated be The term for which extended insurance will be granted remains the s without regard to the amount of the policy.

Dividend accumulations, paid-up additions or the payment of any por of a year's premium over and above the full number of years' premi indicated will increase the values shown in this table. Any existing ind edness on or secured by this policy will be deducted from the cash valu this policy and will reduce proportionately the amount of paid-up insura and the extended insurance shall be for the face value of the policy less indebtedness and for such period as the net cash value of the option less indebtedness will purchase. If the sum applicable to the purchase of tended insurance shall be more than sufficient to continue the insuranc the end of the policy year nearest to age eighty-five, the excess shall used to purchase in the same manner a paid-up pure endowment payabl the insured, if living, at the end of the policy year nearest to age eighty-f

At End of Policy Year	Cash or Loan Value	Non-Participating Paid-Up Endowment Insurance	Nonparticipating Paid-up Extended Insurance for face of policy, and (Pure Endowment) payable if insur living at expiration of extended insur		
			Insurance Extended for		Cash at Age 85
			Years	Months	
3 Years	$ 36	$ 91	3	11	$0
4 Years	59	148	6	2	0
5 Years	84	205	8	7	0
6 Years	109	261	11	0	0
7 Years	136	317	13	4	0
8 Years	163	372	15	0	0
9 Years	191	428	16	7	0
10 Years	221	482	18	0	0
11 Years	250	535	19	5	0
12 Years	280	587	20	7	0
13 Years	312	639	21	7	0
14 Years	345	690	22	7	0
15 Years	379	742	23	7	0
16 Years	414	793	24	7	0
17 Years	450	844	25	7	0
18 Years	488	896	26	11	0
19 Years	528	947	28	7	0
20 Years	569	$1000 Policy Fully Paid Up Participating Annually in Profits.			
25 Years	631				
30 Years	694				

The reserve under this policy shall be computed according to the Americ Experience Table of Mortality and 3½% inteeest, and the values shown this table are equivalent to the full reserve on the policy less a sum not mo than 2½% of the amount insured. The first year's insurance under t policy is term insurance, purchased by the whole or part of the premium be received during the first policy year; and the Policy shall be valued a cording to its terms and the laws of the State of Indiana. Cash and lo values for years subsequent to the twentieth will be the full reserve co puted upon the above basis.

DIVIDEND OPTIONS.

Dividends, at the option of the owner of this Policy, may be

1. Taken annually in cash or applied toward a reduction of t premium for the then current policy year; or,

2. Used to purchase non-forfeitable, participating, paid-up a ditions to the Policy; or,

3. Allowed to accumulate at the rate of 3½% compound inter-
it for any number of years during the continuance of the Policy.

If no other selection is made within one month from the due
ate of premium payment this option shall automatically apply.
ccumulated dividends are non-forfeitable, are withdrawable in cash
any anniversary of the Policy, are payable in addition to the
ce of the Policy in case of death of the Insured, and increase the
lue of the Policy over the amounts stated in the above table.

4. Used to shorten the premium-paying period as follows:

Whenever at the expiration of any policy year the accumulated
idends, together with the cash value of the Policy, equal or ex-
d the net single premium for this insurance at the attained age
the Insured, this Policy may be exchanged for a fully paid-up
licy with dividends payable annually thereafter.

E PAYMENT OF PREMIUMS IS WAIVED IF INSURED IS TOTALLY AND
PERMANENTLY DISABLED AND THE INSURED HAS THE OPTION OF
HAVING THE INSURANCE IMMEDIATELY PAYABLE IN INSTALMENTS.

At any time after one full year's premium shall have been paid
d before default in the payment of any subsequent premium, if
Insured before attaining his sixtieth birthday, shall furnish
of satisfactory to the Company that he has become wholly and
manently disabled by *bodily injury or by disease* and will be per-
nently, continuously and wholly prevented thereby for life from
forming any work for compensation or profit, or from following
y gainful occupation, then

FIRST.—The Company will, by an endorsement on this Policy,
ree to pay for the Insured, subject to the conditions herein re-
ed, the subsequent premiums, if any, as they shall become due,
ring the period of such total and permanent disability. Any
emiums so paid shall not be a lien on this Policy, and the guar-
teed values set out in the tables herein shall increase in the same
nner as if the premiums had been paid by the Insured.

SECOND.—The Company will also, upon written request of the
sured and of the Beneficiary and Assignee, if any, by an endorse-
nt on this Policy, agree to pay, subject to the conditions herein
cited, in lieu of all other values, benefits or privileges herein pro-
ed, and in full settlement of this Policy, *one-twentieth of the sum
sured plus dividend additions, if any, immediately*, and a like
ount annually thereafter until twenty of such instalments in all
ll have been paid. Any indebtedness to the Company on or se-
ed by this Policy will reduce the amount of said annual instal-
nts in the same proportion that said indebtedness bears to three-
rths of the sum insured, plus dividend additions, if any. Should
Insured die before the twenty annual instalments shall have
en paid, the remaining instalments shall be paid to the Beneficiary
they become due.

Provided always that notwithstanding proof of disability may
ve been accepted by the Company as satisfactory, the Insured
ll as often as required by the Company furnish satisfactory
of of the continuance of such disability. If the Insured fails to
nish such proof, or if he shall so far recover as to be able to
age in any gainful occupation, then all premiums thereafter fall-
due must be paid as originally provided in the Policy; and if
second option shall have been availed of, the Company's obliga-
n to pay any further instalments shall immediately cease, and
original Policy shall be restored for its face amount, plus divi-
nd additions, if any, less the sum of the instalments paid. Any
debtedness on or secured by the Policy outstanding at the time of
payment of the first instalment shall be restored together with
erest at 6% per annum from that time, and the Guaranteed
lues in the table attached hereto shall be reduced proportionately
the amount of the annual instalments paid and the original in-
btedness, if any, with interest.

Without prejudice to any other cause of disability, the entire
d irrecoverable *loss of the sight of both eyes*, or the *severance of
oth hands above the wrists*, or of *both feet above the ankle*, or of

one entire hand and *one entire foot, shall be considered as* *and permanent disability* within the meaning hereof.

PLANS OF SETTLEMENT.

At the end of twenty years from the date of this Policy within one month thereafter, the Insured may elect to continu surrender this Policy under one of the following options:

OPTION 1.—Continue this Policy as a fully paid-up partici ing Policy for its full amount, no further premium payments b required, and in addition thereto draw in cash any existing divi accumulations.

OPTION 2.—Draw entire cash value, consisting of guaran cash value as fixed in the above table, together with any exis dividend accumulations.

OPTION 3.—Convert entire cash value into a life annuity at Company's published rate at that time.

OPTION 4.—Convert entire cash value into a paid-up partici ing endowment Policy, maturing at the end of the policy year n est to age eighty-five, subject to evidence of insurability satisfact to the Company for any excess in paid-up insurance over amount of the original Policy.

NOTE.—If the Insured fails to exercise his option to select of the settlements provided and to notify the Company thereo writing within the time specified, it is agreed that Option No shall automatically apply.

GENERAL PROVISIONS AND PRIVILEGES.

MISSTATEMENT OF AGE.—If the age of the Insured has been n stated, the amount payable hereunder shall be such as the premi paid would have purchased at the correct age of the Insured.

PREMIUM PAYMENT.—Premiums are due and payable in vance at the Home office of the Company in the city of Fort Way Indiana, but may be paid to an authorized agent of the Comp in exchange for the Company's receipt therefor signed by the Pr dent or the Secretary and countersigned by the agent as evide of such payment. The mode of premium payment may be chang on any anniversary of this Policy, from annual to semi-annual quarterly or vice versa at the premium rates in use by the Comp at the date hereof, but the payment of any premium shall not c tinue this Policy in force longer than the time for which premium payment is made, except as otherwise provided herein.

REINSTATEMENT.—Should this Policy lapse it may be reinsta at any time upon the Insured furnishing evidence of insurabil satisfactory to the Company and paying all premium arrears w not to exceed 6% interest per annum.

POLICY AND APPLICATION THE ENTIRE CONTRACT.—This Pol and the application therefor, a copy of which is hereto attached a is made a part of the Policy, constitute the entire contract; and, the absence of fraud, the statements made in the application sh be deemed representations and not warranties.

CHANGE OF BENEFICIARY.—While this Policy is in force, a provided it is not then assigned, the Insured may, with the cons of the Company, change the Beneficiary by filing at its Home Of a written request duly acknowledged, on the form provided by accompanied by this Policy for endorsement thereon. Such chan shall take effect only upon the endorsement of the same on the P icy by the Company. If there be more than one Beneficiary t interest of any deceased Beneficiary shall pass to the survivor survivors unless otherwise directed by the Insured and endorsed the Company on this Policy.

ASSIGNMENT.—No assignment of this Policy shall be bindi on the Company until it be filed with the Company at its Hon Office. The Company, by receiving or filing any assignment, do not assume any responsibility as to the validity or sufficiency the of. Any claim made under an assignment shall be subject to pro of interest and extent thereof.

MODIFICATION.—No person except the President, a Vice-Pre dent, the Secretary or Assistant Secretary has power to chang modify or waive the provisions of this contract, and then only

riting. The Company shall not be bound by any promise or representation heretofore or hereafter made by or to any agent or person other than as above.

STRICTNESS.—Self-destruction, sane or insane, within one year from the date of issue hereof is a risk not assumed by the Company under this Policy.

This Policy is absolutely free from restrictions as to occupation, residence or travel, and shall be incontestable after one year from date of issue, except for non-payment of premium. No permit or extra premium will be required for military or naval service in time of war or in time of peace.

At maturity of this Policy, as an endowment or a death claim, all or any part of the proceeds not less than $1000 may be exchanged for one of the Company's 3½% Interest-Bearing Trust Bonds.

A death claim under this Policy is payable in one sum as specified on the first page, but the Insured during his lifetime, with the privilege of revocation, or, if the Insured shall not have otherwise expressly directed, the Beneficiary after the death of the Insured, shall have the right to elect, in lieu of payment in one sum, any one of the following options of settlement; provided, however, that the amount payable in one sum is not less than $1000, and provided that request for such change in the mode of payment has been properly made in writing to the Company and this Policy returned to its Home Office for appropriate endorsement.

The first instalment will be payable immediately on approval of the claim under this Policy as hereinbefore provided. Subsequent instalments will be paid annually or monthly thereafter until all the instalments shall have been paid.

Should the Beneficiary die before having received the full number of instalments selected under the first or second option, the commuted value of the unpaid instalments shall be paid to the executors, administrators or assigns of the Beneficiary. The second option cannot be selected if there is more than one Beneficiary under this Policy.

First Option

The payment of equal annual or monthly instalments for the number of years or months selected by the Insured or the Beneficiary.

Number of Annual Instalments	25	*20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5
Amount of Each Annual Instalment Per $1000 of Insurance	$58 62	$67 98	$70 42	$73 25	$76 37	$79 80	$83 99	$88 47	$93 78	$99 98	$107 34	$115 18	$127 00	$140 56	$156 04	$181 32	$242 99
Number of Monthly Instalments	300	240	228	216	204	192	180	168	156	144	132	120	108	96	84	72	60
Amount of Each Monthly Instalment Per $1000 of Insurance	$4 96	$5 75	$5 92	$6 20	$6 46	$6 76	$7 10	$7 49	$7 94	$8 46	$9 09	$9 83	$10 75	$11 90	$13 38	$15 36	$18 41

* ILLUSTRATIONS.—If payment is to be made by twenty annual instalments, the amount of each annual instalment will be $67.98 for each $1000 of proceeds. If payment is to be made by 240 monthly instalments, the amount of each monthly instalment will be $5.75 for each $1000 of proceeds.

Second Option

The payment of equal annual or monthly instalments for a fixed period of twenty years and for as long thereafter as the Beneficiary shall survive, in accordance with the table for this option given below.

Amount of Each Annual or Monthly Instalment per $1000 of Insurance Opposite Attained Age of Beneficiary at the Death of the Insured

AGE	ANNUAL INSTALMENT	MONTHLY INSTALMENT	AGE	ANNUAL INSTALMENT	MONTHLY INSTALMENT	AGE	ANNUAL INSTALMENT	MONTHLY INSTALMENT	AGE	ANNUAL INSTALMENT	MONTHLY INSTALMENT	AGE	ANNUAL INSTALMENT	MONTHLY INSTALMENT
10	$43 24	$3 66	22	$46 76	$3 87	34	$50 04	$4 28	46	$56 16	$4 81	58	$64 53	$5 44
11	43 40	3 67	23	46 94	3 90	35	50 51	4 28	47	57 53	4 87	59	66 04	5 51
12	43 57	3 69	24	46 33	3 92	36	51 00	4 32	48	58 21	4 93	60	65 50	5 54
13	43 75	3 70	25	46 63	3 95	37	51 50	4 36	49	58 89	4 98	61	65 92	5 58
14	43 94	3 72	26	46 95	3 97	38	52 00	4 40	50	59 57	5 04	62	66 31	5 61
15	44 13	3 74	27	47 28	4 00	39	52 57	4 45	51	60 26	5 10	63	66 65	5 64
16	44 34	3 75	28	47 62	4 03	40	53.13	4 50	52	60 91	5 15	64	66 94	5 67
17	44 55	3 77	29	47 98	4 06	41	53 71	4 55	53	61 62	5 21	65	67 20	5 69
18	44 77	3 79	30	48 36	4 09	42	54 31	4 60	54	62 31	5 27	66	67 41	5 71
19	45 00	3 81	31	48 76	4 13	43	54 93	4 65	55	62 53	5 32	67	67 58	5 72
20	45 24	3 83	32	49 17	4 16	44	55 56	4 70	56	63 43	5 37	68	67 71	5 73
21	45 50	3 85	33	49 60	4 20	45	56 21	4 76	57	64 09	5 42	69	67 82	5 74

APPLICATION.

I agree on behalf of myself and of any person who shall 1
or claim any interest in any policy issued on this application
follows:

1. That any statements, promises or information made
given by or to the person soliciting or taking this application f
policy, or by or to any other person, shall not be binding on
Company or in any manner affect its rights, unless such statem
promises or information be reduced to writing and presented in
application to the officers of the Company, at the Home Office.

2. That the insurance hereby applied for shall not take e
unless the premium is paid and the Policy delivered to me du
my lifetime and good health; provided, however, that if the prem
is paid in advance to an authorized agent of the Company and
conditional receipt attached hereto is given by such agent, the
bility of the Company shall be as stated in such conditional rec

3. That, unless otherwise requested by me hereon, any Po
issued hereon shall, at the pleasure of the Company, relate bac
and take effect as of the date of this application, or not more t
three days prior thereto.

4. That I may, without the consent of the beneficiary, rece
exercise and enjoy every benefit, right and privilege conferred u
me by such Policy.

5. That this application, which I agree to complete prom
by submitting to a medical examination by an authorized exami
for the Company, and my Policy issued in consideration ther
shall constitute the entire contract between the parties hereto;
that no suit shall be brought against said Company under said c
tract after a lapse of six years from the time when the cause
such action accrues.

MEDICAL EXAMINER'S FORM.

I hereby declare, on behalf of myself and any person who sl
have or claim any interest in any Policy issued hereunder, that e
of the above answers is full, complete and true, and that to the b
of my knowledge and belief I am in good health and am a pro
subject for life insurance.

I hereby agree that the above questions and answers shall fo
Part Two of my pending application for life insurance, and also
any subsequent application by me for insurance in this Compa
unless I then undergo another medical examination which by
terms is made a part of such application and of subsequent appli
tions.

I hereby expressly waive, on behalf of myself and of any per
who shall have or claim any interests in any Policy issued he
under, all provisions of law forbidding any physician or other p
son who has attended or examined me, or who may hereafter att
or examine me, from disclosing any knowledge or informat
thereby acquired by him.

20-PAYMENT LIFE ANNUAL DIVIDEND POLICY.

. 99,999. AGE 35.
MOUNT, $10,000. ANNUAL PREMIUM, $361.70.

THE
MANHATTAN LIFE INSURANCE COMPANY
OF NEW YORK.

In Consideration of the annual premium of *Three Hundred* *Sixty-one and* 70/100 Dollars, and of the payment of a like ount upon each *1st* day of *January* hereafter until *twenty* full rs' premiums shall have been paid or until the prior death of Insured,

Promises to pay at the Home Office of the Company in the y of New York upon receipt at said Home Office of due proof the death of *Richard Roe*, of *Chicago*, County of *Cook*, State *Illinois*, herein called the Insured, *Ten Thousand* Dollars less y indebtedness hereon to the Company and any unpaid portion the premium, for the then current policy year upon surrender of Policy properly receipted, to *Mary Roe, his wife*, the bene- ary, with right of revocation.

CHANGE OF BENEFICIARY.—When the right of revocation has n reserved, on in case of the death of any beneficiary under er a revocable or irrevocable designation, the Insured, if there no existing assignment of the Policy made as herein provided, y, while the Policy is in force, designate a new beneficiary with without reserving right of revocation by filing written notice roof at the Home Office of the Company, accompanied by the licy for suitable endorsement thereon. Such change shall take ect upon the endorsement of the same on the Policy by the Com- ny. If any beneficiary shall die before the Insured the interest such beneficiary shall vest in the Insured.

PAYMENT OF PREMIUMS.—The Company will accept payment of emiums at other times than as stated above, as follows:

The owner of this Policy, by written notice to the Company at Home Office not less than forty-five days prior to any anni- rsary of this Policy, may have the premium payments, as speci- d above, changed to one of the methods stated below; subject to the conditions of this Policy as to the payment or non-payment premiums:

Semi-annually in 2 payments of *$184.50* each, on the *1st* day of *nuary and July* in each year.

Quarter annually in 4 payments of $94.00 each, on the *1st* of *January, April, July and October* in each year.

Except as herein provided the payment of a premium or stalment thereof shall not maintain the Policy in force beyond date when the next premium or instalment thereof is payable.

All premiums are payable in advance at said Home Offic to any agent of the Company upon delivery, on or before date of a receipt signed by an Executive Officer (President, a Vice Pi dent, Secretary or Assistant Secretary) of the Company and co tersigned by said agent.

A grace of one month (not less than thirty days) subjec an interest charge at the rate of five per centum per annum s be granted for the payment of every premium after the first du which time the insurance shall continue in force. If death oc within the month (not less than thirty days) of grace the unp portion of the premium for the then current policy year shall deducted from the amount payable hereunder.

CONDITIONS.—This Policy shall be null and void and all p ments forfeited to the Company, if the Insured shall within year from date of issue die by his own act, either sane or insane

INCONTESTABILITY.—This Policy, including the application, copy of which is attached, constitutes the entire contract betw the parties and shall be incontestable after two years from its d of issue, except for the non-payment of premiums.

All statements made by the Insured, shall, in the absence fraud, be deemed representations and not warranties, and no s statement shall avoid this Policy, or be used in defense of a cla hereunder, unless it is contained in the written application a co of which is attached to this Policy as a part thereof.

If the age of the Insured has been misstated, the amount pa able hereunder shall be such as the premium paid would have pu chased at the correct age.

PARTICIPATION.—The proportion of the surplus accruing up this Policy shall be ascertained and distributed annually and n otherwise.

DIVIDENDS.—Dividends at the option of the owner of this Poli shall on the *1st* day of *January* of each year be either—

(1) Paid in cash; or,

(2) Applied toward the payment of any premium or pr miums; or,

(3) Applied to the purchase of paid-up additions to t Policy; or,

(4) Left to accumulate to the credit of the Policy with i terest at three per centum per annum and payable at the maturi of the Policy, but withdrawable on any anniversary of the Polic

Unless the owner of this Policy shall elect otherwise with three months after the mailing by the Company of a written noti requiring such election, the dividends shall be applied to purcha

d-up additions to the Policy. Such paid-up additions may be rendered for cash at any time, and the cash value thereof shall t be less than the original cash dividends.

LOANS.—After three full years' premiums have been paid, the mpany at any time while this Policy is in force, will loan on the per assignment and delivery of this Policy, and on the sole urity thereof, at a rate of interest of five per centum per num, a sum which with accrued interest to the end of the cur- t policy year will be equal to, or at the option of the owner the Policy less than, the Reserve at the end of the current cy year on the Policy and on the dividend additions thereto any, computed according to the American Experience Mortality le and interest at the rate of three per centum per annum, less um not to exceed one per centum of the amount insured by this cy and any dividend additions thereto. The Company will de- t from such loan value any existing indebtedness on the Policy, any unpaid balance of the premium for the current policy year. ure to repay any such loan, or to pay interest, shall not void Policy, unless the total indebtedness thereon to the Company l equal or exceed the loan value at the time of such failure, t until one month after notice shall have been mailed by the mpany to the last known address of the insured and assignee, any.

ASSIGNMENT.—No assignment of this Policy shall be binding n the Company unless it be filed with the Company at its said me Office. The Company assumes no responsibility as to the idity of any assignment.

OPTIONS ON LAPSE.—After this Policy shall have been in force ee full years, the owner, within one month after default in the ment of any premium, may elect either—

(A) To surrender this Policy for its cash value, which shall equal to the net reserve thereon at date of default and on any idend additions thereto, computed according to the American perience Mortality Table, and interest at the rate of three per tum per annum, less a sum not to exceed one per centum of the ount insured by this Policy and by the dividend additions there- and less any indebtedness to the Company on the Policy. The h value shall be at least equal to the amount available for the rchase of paid-up or extended insurance; or,

(B) To have the insurance continued in force from date of ault for the term described below, without future participation l without the right to loans, or cash surrender value, for the e amount of this Policy, and any outstanding dividend additions, t less any indebtedness to the Company hereon; or,

(C) To purchase Non-Participating Paid-up Insurance to the ount described below, and payable at the same time and on the e conditions as this Policy.

The term for which the insurance will be continued (under B), the amount of the paid-up Policy (under C), will be such as the t reserve on this Policy at date of default and on any dividend litions thereto, computed according to the American Experience rtality Table, and interest at three per centum, less a sum not exceed one per centum of the amount insured by this Policy and e dividend additions thereto, and less any indebtedness to the mpany on this Policy, will purchase as a net single premium at attained age of the Insured, according to the aforesaid Mor- ity Table and interest rate. If the owner shall not, within one onth from default in the payment of any premium, elect one of e foregoing three options as provided in (A), (B) and (C), the surance will be continued as provided in Option (B).

TABLE OF LOAN AND SURRENDER VALUES.

The loan values provided for in this table for the end of policy years can be obtained (less interest) during such policy years and set forth in the above clause entitled "Loans."

After Policy has been in force	Cash or Loan Value.	Paid-up Life Insurance.	Paid-up Continued Insurance.	
			Years.	Months.
3	$580	$1310	6	8
4	820	1830	9	5
5	1080	2340	11	11
6	1330	2850	14	2
7	1600	3360	16	2
8	1880	3860	17	10
9	2160	4370	19	4
10	2460	4870	20	6
11	2770	5390	21	7
12	3100	5910	22	7
13	3430	6430	23	5
14	3780	6930	24	3
15	4130	7440	25	1
16	4500	7950	26	0
17	4880	8450	27	0
18	5270	8960	28	3
19	5680	9480	30	0
20 Years.	6100	Policy now paid-up in full.		

Values for later years will be furnished upon request.

The figures in the above table are based upon the assump that there is no indebtedness on the Policy and that there are outstanding dividend additions.

REINSTATEMENT.—Upon evidence of insurability satisfact to the Company, this Policy, if it has not been surrendered, r be reinstated within the first three years from the date of defa upon payment of arrears of premiums with interest at five centum per annum, together with the reinstatement or payment any indebtedness and the interest thereon.

MODES OF SETTLEMENT.—The Insured or the owner, or beneficiary after the Insured's death, in case the Insured sh have made no election, may by written notice to the Company its Home Office, elect to have the net sum payable under this Pol upon the death of the Insured paid either in cash or as follows

(1) By the payment of an annuity equal to three per cent of such net sum payable at the end of each year during the li time of the beneficiary, and by the payment upon the death of beneficiary of the said net sum, together with any accrued port of the annuity for the year then current, unless otherwise direc in said notice, to the beneficiary's legal representatives or assig

(2) By the payment of equal annual instalments for a spe fied number of years, the first instalment being payable imme ately, in accordance with the following table for each one thousa dollars of said net sum.

(3) By the payment of equal annual instalments payable the beginning of each year for a fixed period of twenty years a for so many years longer as the beneficiary shall survive, in a cordance with the following table for each one thousand dollars said net sum.

Any instalments payable under (2) or (3) which shall n have been paid prior to the death of the beneficiary shall be pa unless otherwise directed in said notice, to the beneficiary's leg representatives or assigns.

When any option calling for annual payments is elected, th Policy shall be surrendered upon its maturity and a supplementa non-participating contract shall be issued for the option elected.

Unless otherwise specified by the owner or by the beneficiary making such election, the beneficiary may at any time surrender e contract guaranteeing the payment of instalments for the com- uted value of the payments yet to be made, computed upon the me basis as option (2) in the following table; provided that no ch surrender and commutation will be made under option (3) cept after the death of the beneficiary occurring within the resaid twenty years.

TABLE OF INSTALMENTS FOR EACH $1,000.

OPTION 2.		OPTION 3.			
mber of nnual In- lments.	Amount of Each Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment
2	$507 38	10	$39 52	38	$48 80
3	343 23	11	39 70	39	49 36
4	261 19	12	39 89	40	49 95
5	211 99	13	40 08	41	50 55
6	179 22	14	40 28	42	51 17
7	155 83	15	40 49	43	51 80
8	138 31	16	40 71	44	52 46
9	124 69	17	40 94	45	53 12
10	113 82	18	41 18	46	53 81
11	104 93	19	41 43	47	54 49
12	97 54	20	41 69	48	55 19
13	91 29	21	41 96	49	55 89
14	85 95	22	42 24	50	56 60
15	81 33	23	42 53	51	57 30
16	77 29	24	42 84	52	57 99
17	73 74	25	43 16	53	58 66
18	70 59	26	43 49	54	59 32
19	67 78	27	43 84	55	59 96
20	65 26	28	44 21	56	60 58
21	62 98	29	44 59	57	61 17
22	60 92	30	44 98	58	61 72
23	59 04	31	45 39	59	62 23
24	57 33	32	45 82	60	62 71
25	55 76	33	46 27	61	63 15
26	54 31	34	46 74	62	63 54
27	52 97	35	47 23	63	63 89
28	51 74	36	47 73	64	64 19
29	50 60	37	48 26	65 and over.	64 45
30	49 53				
31	48 54				
32	47 62				
33	46 75				
34	45 94				
35	45 18				
36	44 47				
37	43 80				
38	43 16				
39	42 57				
40	42 00				

Agents are not authorized to modify this Policy or to extend e time for paying a premium or in the event of lapse to reinstate is Policy.

In Witness Whereof, the Company has caused this Policy to executed this *1st* day of *January,* One Thousand, Nine Hun- ed and *Eleven.*

L. LINZMEYER, *Vice-President.* M. W. TORREY, *President.*
M. DEMOTT, *Secretary.*

APPLICATION.

It is expressly agreed on behalf of the applicant and of persons who shall have, or claim any, interest in any policy iss upon this application, as follows: (1) That the foregoing st ments and answers as written and recorded above, are full, c plete and true in every particular, and they are hereby offered a consideration for the insurance applied for; and agrees that application shall be a part of, and the basis of any contract insurance issued in connection therewith; (2) That there shall no contract of insurance until a policy shall have been issued the Company and manually received and accepted and the f premium paid, all during the good health of the person whose is to be insured; (3) That, in any distribution of surplus or portionment of dividend, the principles and methods then in by the Company and its determination of the amount apportio to any policy issued upon this application, shall be, and are h by, adopted and accepted; (4) That the proofs of death requi by the policy shall include a detailed statement of the cause death and the nature, duration, symptoms and date of last ill of the insured.

PREMIUMS LIFE—5 YEAR DISTRIBUTION—POLICY.
(United States Edition.)

o. 99,999. AGE, 35.
OUNT, $10,000. ANNUAL PREMIUM, $369.50.

THE MANUFACTURERS LIFE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, CANADA.

ABSTAINERS SECTION.

The Manufacturers Life Insurance Company hereby insures e life of *John Doe* (hereinafter called the Insured) *of Detroit, chigan, U. S. A.*, and promises to pay the sum of *Ten ousand Dollars* to the Insured's Executors, Administrators Assigns, subject to the right of the Insured to change the eficiary, upon receiving due proof of the death of the Inred during the continuance of this Policy, and upon the surder of this Policy to the Company with a valid discharge refor.

This contract is issued in consideration of the Application for s Policy, a copy of which is hereto attached, and of the tements and agreements therein contained, hereby made a t of this contract, and of the annual premium of *Three ndred and Sixty-Nine Dollars and Fifty Cents* to be paid in vance to the Company, on the delivery of this Policy, and of e payment thereafter of a like amount on each succeeding t day of *February* provided that when premiums for *twenty* l years have been duly paid to the Company no further miums shall be required.

This Policy is issued with quinquennial participation in the ofits of the Company applicable to policies of this class.

This Policy is subject to the options, privileges and provisions nted and written on the succeeding pages hereof, all of ich shall form a part of this contract as fully as if recited over e signatures hereto affixed.

In Witness Whereof, the said Company has hereunto affixed Corporate Seal by its President and General Manager, ned and delivered this contract at the City of Toronto, s *13th* day of *February*, A. D. 19*11*.

o. A. SOMERVILLE, *General Manager.* G. W. ROSS, *President.*

PRIVILEGES AND PROVISIONS.

1. UNRESTRICTED.—No restrictions are placed on the Insured regards residence, travel or occupation.

2. GRACE.—A grace of one month from the actual due date of premium stated herein will be allowed for the payment of real premiums, during which month the insurance shall be conued in force. If death occur within the days of grace the balce of the premium for the then current policy year shall be deicted from the amount payable hereunder.

3. INCONTESTABILITY.—After this Policy has been in force full years it will be incontestable, provided the premiums heret have been regularly paid. If it is found that the age of the ins was understated in the application on which this Policy was is the amount payable hereunder shall be such proportion of amount of the policy as the premium paid bears to the required mium at the true age; if overstated, the excess of premiums will be refunded. If the insured dies by his own act whether or insane within one year from the date of issue of this Policy, Policy shall be void.

4. LOAN VALUES.—After three full years' premiums have paid hereunder in cash and while there is no default in prem payments the Company will lend upon the sole security of this icy, at a rate of interest not exceeding six per cent. per ann provided a proper assignment of the Policy be made to the C pany, a sum not exceeding the amount (less interest in advanc the loan to the end of the current policy year) as specified in table of Cash and Loan Values on the opposite page hereof, ducting therefrom all other indebtedness to the Company on Policy. This loan value will be increased by the amount of loan value of any dividend additions which have been allotted to Policy at the time application for loan is made.

It is provided that failure to pay to the Company any s advance, or interest thereon, shall not void the Policy unless total indebtedness to the Company hereunder shall equal or exc such loan value at the time of such failure, nor until one mo after notice shall have been mailed by the Company to the known address of the Insured, and of the assignee, if any.

5. AUTOMATIC EXTENDED INSURANCE.—After three or m complete annual premiums have been paid hereunder in cash, sho any subsequent premium not be paid when due, and there is no debtedness to the Company the insurance will be automatically c tinued as term insurance without profits, and without the right loans, for the full face value of the Policy, for the number of ye and months as specified in column (C) of the table on the oppo page. If there are any dividend additions which have been allot to this Policy or if there is any indebtedness to the Company insurance will be extended for such a period as the net proceeds date of default will purchase on the same basis as was used in termining the periods stated in column (C).

6. CASH SURRENDER AND PAID UP VALUES.—In lieu of s Automatic Extended Insurance on the Insured's written requ therefor, and upon the satisfactory surrender of this Policy to Company within two months after the date of default of the p ment of premium the Insured may obtain (a) A CASH SURRE DER VALUE as specified in column (A) on the opposite page, creased by the cash value of any dividend additions which h been allotted to this Policy, less all indebtedness to the Company this Policy at the date of such surrender; or (b) PAID UP INSU ANCE without profits as specified in column (B). Such paid insurance shall be subject to the same specified terms and con tions, if any, as the original policy.

7. REINSTATEMENT.—This Policy will be reinstated on writ application made by the Insured within three years after the d payment of any premium subject to evidence of insurability sa factory to the Company, and payment of unpaid premiums, with terest at six per cent. per annum, provided this policy has not b surrendered to the Company and cancelled.

8. CHANGE OF BENEFICIARY.—It is hereby provided that Insured may at any time while this Policy is in force, change beneficiary or beneficiaries by giving written notice to the Comp at its Head Office, accompanied by this Policy, provided that

licy or any interest thereunder has not been assigned, or that re is no absolute beneficiary. The Company, however, assumes responsibility for the validity of any such change.

9. ABSTAINERS SECTION.—At the express request of the Insured Policy is issued in the Abstainers Section of the Company, on understanding that the Insured is now and has been for the past r a Total Abstainer from the use of intoxicating liquors as a erage. This Policy will share in the profits of the General Sec- n as allotted by the Directors, but it is hereby provided that if Insured at the end of each distribution period furnishes a state- nt satisfactory to the Company that he has remained a Total tainer during the preceding five years, the Policy shall share in profits of the Abstainers Section, as allotted by the Directors to lar policies in that section.

GENERAL PROVISIONS.

(a) This Policy shall not take effect until it has been deliv- d and the first premium paid during the lifetime and continued d health of the Insured, which payment must be attested by a ipt, as below provided.

(b) All premiums must be paid either to the Head Office of Company or to an Agent or Cashier of the Company but the ment of any premium shall not be considered to have been made the Company, unless attested by the Company's official receipt, ned by the General Manager, and countersigned by an Agent or hier of the Company.

(c) When this Policy matures, the Company may deduct from amount payable hereunder any lien that may be standing against Policy, and the balance, if any, of the yearly premium for the n current policy year.

(d) All assignments must be made in duplicate, and both ies sent to the Head Office, or to the Chief Office of the Company be forwarded to the Head Office, one to be retained by the Com- y, and the other to be returned by the Head Office, to be kept the Policy in possession of the Assignee. The Company as- nes no responsibility for the validity of any assignment.

(e) No provision or condition of this contract can be waived modified except by an endorsement hereon, signed by the Presi- t, a Vice-president or the General Manager.

(f) This Policy, with the application therefor, constitutes the re contract and is based upon statements made by the Insured ch shall, in the absence of fraud, be deemed representations and warranties. No such statement shall avoid the Policy, unless tained in a written application, and a copy of such application ached to the Policy when issued.

(g) Except as provided herein, this Policy shall immediately ome void if there is any default in premium payments.

GUARANTEED CASH, LOAN, PAID-UP AND EXTENDED INSURANCE VALUES
In accordance with Privileges Nos. 4, 5 and 6.

er m'ths Pre- ums er	(A) Cash Values as per Privilege No. 6. For Loan Values see Privilege No. 4	(B) Paid-up Insurance as per Privilege No. 6	(C) Automatic Ext. Ins. as per Privilege No. 5		After Payment of Premiums for	(A) Cash Values as per Privilege No. 6. For Loan Values see Privilege No. 4	(B) Paid-up Insurance as per Privilege No. 6	(C) Automatic Ext. Ins. as per Privilege No. 5	
			Years	Months				Years	Months
Yrs	$ 460	$1010	5	0	12 Yrs	$3130	$5840	21	4
"	710	1540	7	7	13 "	3500	6410	22	8
"	970	2060	9	10	14 "	3870	6960	23	9
"	1230	2570	11	11	15 "	4260	7520	24	11
"	1510	3090	13	11	16 "	4620	8020	25	11
"	1790	3600	15	7	17 "	4990	8500	27	0
"	2100	4140	17	2	18 "	5370	8990	28	5
"	2430	4700	18	8	19 "	5770	9490	30	8
"	2780	5280	20	1	20 "	6190	10000	Life	

The Cash and Loan Values given in the above table are equa the Hm 3% reserves on this policy less a sum not exceeding and one-half per cent. of the sum assured hereunder. Intermed values (if the premiums are payable half-yearly or quarterly). Values for future years will be computed in a similar manner. Paid Up and Automatic Extended Insurance values are the ex mathematical equivalents of the corresponding Cash and L Values.

SPECIAL INSTALMENT PRIVILEGE.

The Insured may at any time, while this Policy is in force not assigned, change the manner of its payment, by notifying Company in writing, so that the amount of the Policy instead being paid in one sum at maturity shall be commuted into an equ alent amount payable in any number of equal annual instalme (not exceeding twenty-five) specified by the Insured, according the following Table of Instalment Values:—

TABLE OF INSTALMENT VALUES EQUIVALENT TO 1,000 PAYABLE IN O SUM.

1,070.00	payable in	5 Annual Instalments of	214.00	each.
1,161.70	payable in	10 Annual Instalments of	116.17	each.
1,258.20	payable in	15 Annual Instalments of	83.88	each.
1,359.60	payable in	20 Annual Instalments of	67.98	each.
1,465.50	payable in	25 Annual Instalments of	58.62	each.

QUINQUENNIAL DIVIDEND OPTIONS.

At the express request of the Insured, THIS POLICY is issu and accepted under the Company's Quinquennial Distribution Pl upon the following provisions:—

On the completion of the fifth full Policy year and every fi years thereafter, provided this Policy is in force, the Insured, the legal holder thereof, shall be entitled to receive the share of t surplus accruing to this Policy as ascertained and determined the Company according to its rules and regulations for the time b ing, in any one of the following benefits:

FIRST.—A Bonus, or Paid-up Addition to the amount insur under the Policy.

SECOND.—A Single Cash Payment.

THIRD.—A Temporary Reduction of the Premiums for the ne ensuing five years.

FOURTH.—A Permanent Reduction of all future Premiums pa able under the Policy.

If the Insured, or the legal holder of this Policy, does not not the Company, in writing, of the benefits selected, within sixty da after the completion of the first Quinquennial Period, the Compa may apply the profits as per the First Option.

If the Bonus Addition be not selected at the end of the fi Quinquennial Period, or if it be surrendered at any time for equivalent cash or annuity value, this option shall not be allow thereafter, except on production to the Company of satisfacto evidence of the continued good health of the Insured.

APPLICATION.

IT IS HEREBY DECLARED AND AGREED that I am now in and ually have good health, and that the statements, answers and presentations contained in the foregoing application. and all those ade to the Company's medical examiner, whose report shall be emed to be incorporated with and form part of this application, ll be the consideration for and the basis of the contract of in-rance between me and THE MANUFACTURERS LIFE INSURANCE OMPANY; and I hereby declare that all such statements and an-vers, in so far as the same are material to the contract, are true every particular, whether written by my hand or not; and I ther agree that no other statements, representations or informa-n shall be binding upon or in any wise affect the rights of the mpany; that I will accept the policy of insurance when issued d pay the first year's premium thereon; that said policy, and terim policy, if any, shall not take effect until it has been de-ered and the first premium has been paid during my life and od health; that if any premium be settled wholly or in part by eque, note, or other obligation, which is not fully paid when due, e Company shall not be liable if death occurs thereafter; that n-payment of any premium when due shall void said policy, except provided by same; that the methods which may be adopted by e Company for any distribution of surplus and its determination the amount apportioned to said policy, shall be and are hereby tified and accepted by and for every person who shall have an in-rest in said contract; and that if I die by my own act, whether ne or insane, within one year from this date, then said policy shall void.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE that I am the person who made and signed e accompanying application for insurance in THE MANUFACTURERS FE INSURANCE COMPANY, dated.....19 , that all the regoing statements and answers, as well as those contained in the id application with which this report is deemed to be incorpo-ted, are true and material to the proposed contract for insurance, d shall form the basis thereof, and that I am temperate in my bits and am, to the best of my knowledge and belief, in sound ysical condition, and a proper subject for life insurance.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLIC

THE MARYLAND LIFE INSURANCE COMPA
OF BALTIMORE

No. 99,999. AGE

AMOUNT INSURED, $10,000. PREMIUM, $36

Consideration **In Consideration** of the application herefor and statements and agreements therein, which applica (a copy of which is attached hereto) is hereby n a part of this Contract, and of the sum of *T hundred and sixty-four* dollars and *fifty* cents, paid on the delivery of this policy.

Premium And on condition of the payment to it of an an premium of *Three hundred and sixty-four* dollars *fifty* cents, on or before the *thirty-first* day of *Febr* in every year during the continuance of this Contr or until *twenty* full years' payments shall have b made, the last premium to be paid on or before *F ruary 31st, 1931,*

Insured **Hereby Promises** on receipt at its Home Office Baltimore, Maryland, of due proof of the death, d ing the continuance of this Contract, of *John L* herein called the insured, of *Baltimore,* in the state *Maryland,* and on surrender of this policy duly

Amount ceipted and released, to pay the sum of *Ten Thous* dollars at said Office, less any indebtedness hereon the Company and any unpaid premium or portion premium for the then current policy year, to *the s*

Beneficiary *John Doe, his* executors, administrators or assigns, w the right to said insured of revocation of benefici as hereinafter provided.

This Contract is subject to the Provisions a Benefits on the second, third and fourth pages of t policy.

In Witness Whereof, the said MARYLAND LIFE I SURANCE COMPANY OF BALTIMORE has caused this C tract to be executed and delivered at Baltimore, Ma land, this *Thirty-first* day of *February,* 19*12.*

JOHN W. HANSON, *Secretary.* DOUGLAS H. ROSE, *Preside*

PROVISIONS AND BENEFITS.

CONTRACT.—This policy, and the application therefor, constit the entire contract between the parties hereto. All statements m by the insured shall, in the absence of fraud, be deemed rep sentations and not warranties, and no such statement of the insu shall avoid, or be used in defense to, a claim under this poli unless contained in the application therefor. In case of violation any of the conditions upon which this policy is issued and accep by the insured, or if any premium, or any note, expressed to

ayable to the Company, given for a premium, be not paid when e, the policy shall be void, and all premiums shall be forfeited the Company except as herein provided.

MODIFICATION.—No agent has power on behalf of the Company make or modify this contract; to extend the time for payment a premium; or to bind the Company by making any promise, by receiving any representation or information not contained in application for this policy. This contract can not be modified, any forfeiture thereof waived, except by written agreement ned by the President, a Vice-President, the Secretary, the Audi-, or the Actuary.

PREMIUMS.—Premiums shall be paid in cash on or before date e at the Company's Home Office in Baltimore, but payment to agent of the Company will be accepted elsewhere in exchange Company's receipt signed by the President, a Vice-President, Secretary, the Auditor, or the Actuary, and countersigned by id agent. This policy shall not take effect until the first premium all have actually been paid during the continued good health of insured.

The insurance under this policy is based on annual premiums able in advance, but payments may be made semi-annually or arterly in advance at the premium rates therefor now in use the Company. Change from one mode of payment to another y be made at the end of any policy year upon written request ned by the insured alone, if policy has not been assigned. Ex-t as herein provided, the payment of a premium, or instalment reof, shall not maintain the policy in force beyond the date when next premium, or instalment, becomes payable.

31 DAYS GRACE.—The time when a premium becomes due is the y herein stipulated therefor, but after the first year thirty-one ys of grace without interest will be allowed for the payment of emiums, the policy being meanwhile kept in force. If death oc-rs during the grace period, any unpaid premium, or portion of emium for the then current policy year, will be deducted in settle-nt of the policy.

RESIDENCE AND TRAVEL.—This policy is free from any restric-ns as to residence and travel.

SUICIDE, OCCUPATION, WAR SERVICE.—If within one year from e hereof, this policy being in force, the insured shall die by his n hand or act, sane or insane, the policy shall be void, but the mpany will pay the amount of the reserve. After one year from e this policy is free from any restrictions as to occupation as t forth in the application, except that if during the continuance this policy the insured shall engage in any military or naval rvice in time of war without the written consent of the Company e policy shall be void and no claim exist thereunder in the event the insured's death save to the extent of the reserve on the policy creased by the reserve on any dividend additions and by any vidend accumulations.

INCONTESTABILITY.—After one year from the date of issue this licy shall be incontestable, except for the non-payment of premiums for engaging in military or naval service in time of war without e consent of the Company in writing. If the age of the insured s been misstated, the amount payable under this policy shall be ch as the premium actually paid would have purchased of the me kind of insurance at the correct age.

ASSIGNMENT.—The Company will not notice any assignment of s policy until the original, or a duplicate thereof, be filed in the me Office in Baltimore. Due proof of interest on the part of the signee must be submitted with the proofs of death. This Company ll not assume any responsibility for the validity of any assign-nt, and all assignments shall be subject to any indebtedness to e Company on account of, or secured by, this policy.

POLICY SETTLEMENT.—Any and every sum due under this policy hall be payable only at the Company's Home Office, Baltimore,

Maryland, and from any sum payable hereunder there shall be ducted any indebtedness to the Company on this policy or sec thereby.

CHANGE OF BENEFICIARY.—When the right of revocation is severed under this policy, the insured, if of full age, may at time, and from time to time, during the policy's continuance, ject to any previous assignment, change the beneficiary herein without the consent of said beneficiary, or substitute the insu personal representatives or assigns, by filing a written reques the Company's form at the Home Office, accompanied by the po the change to be inoperative, however, until endorsed on polic the Company during the insured's lifetime. The insured may clare the designation of any beneficiary irrevocable. The righ change beneficiary is reserved to the insured, and cannot be assig If any beneficiary under either a revocable or irrevocable desi tion dies before the insured, the interest of such beneficiary s vest in the insured unless otherwise provided in or endorsed Company on this policy.

REINSTATEMENT.—At any time, before this policy, if continu ly maintained, would have become fully paid up, it may be revi after default in payment of any premium, unless the cash value been paid or the extended term insurance period expired, provi evidence satisfactory to Company that the insured is safely ins able be furnished, and all overdue premiums with interest at per cent. per annum be paid, and all indebtedness to Company time of default on account of or secured by this policy, with in est at same rate, which indebtedness and interest and arrears premium and interest shall, at option of the owner, be paid in c or, to the extent allowed by the loan value at date of reinst ment, remain as a lien against the policy.

ENDOWMENT OPTION.—While this policy becomes fully paid upon payment, in accordance with its conditions, of the whole n ber of premiums stipulated for in said policy, yet if desired payment of premiums can be continued for one or more full ye after the insurance becomes paid-up, and the policy by such c tinuation be converted into an endowment. By each additio full year's premium paid the maturity of the endowment will hastened, and, upon application, a table will be furnished to insured or owner of this policy showing the date of its matur as an endowment after the payment of one full year's additio premium, and how much this date will be accelerated by the p ment of every full year's premium thereafter. If payment premiums is thus continued the policy will continue to particip in dividends as before, and the guaranteed loan and cash val will be increased.

PARTICIPATION IN SURPLUS.

DIVIDEND OPTIONS.—This policy shall participate in surplus, a its distributive share of surplus as determined and apportioned the Company will be allotted on the *31st* day of *February*, 1913, a annually thereafter, provided the policy is in full force, and not extended term insurance. The first and second annual allotme of surplus, or dividends, are each conditioned upon the payment the premium for the next succeeding policy year then due. E annual dividend when credited may, at the option of the insu stated in writing to the Company's Home Office, be:—

(1) applied in reduction of premium, or

(2) drawn in cash, or

(3) used to purchase additional paid-up life insurance, payab in the same manner as this policy, or

(4) used to purchase additional insurance on the paid-up endo ment plan, maturing at age 65, and payable at maturity to insur but otherwise payable in the same manner as this policy, or

(5) left with the Company to accumulate at not less than 3 per cent. interest annually. Accumulations to be payable at matu

of policy but withdrawable on demand, but no allowance will made for interest for a fractional part of a year.

The insured may elect one of the aforesaid options not later n thirty-one days after any dividend becomes payable, and any ion so elected shall remain in effect until superseded by another, if no election is in effect then said dividend will be held by the pany under option (5).

DIVIDENDS APPLIED TO MAKE POLICY PAID-UP OR MATURE AS AN OWMENT.—Whenever at the end of any policy year the total mulations (5) increased by the reserve on dividend additions, ay, and increased also by the reserve on this policy, shall be al to the net single premium, American Experience Table of tality with 3¼ per cent interest, on a whole life insurance at attained age of the insured for an amount equal to the face of policy, the Company will, on execution and delivery of satis- ory form of release and presentation of policy at its Home e, make an endorsement thereon showing it has become fully d-up, subject to any existing indebtedness.

Or whenever at the end of any policy year the total accumula- s (5) increased by the reserve on dividend additions, if any, increased also by the reserve on this policy, shall equal the of said policy, then, on satisfactory release and surrender aid policy and additions, if any, at its Home Office, the Com- y will pay the face of the policy as a matured endowment, less existing indebtedness.

Or at the end of any policy year the existing accumulations may, upon satisfactory written request to Company, be applied urchase pure endowments at Company's rates for the same at attained age of the insured, and subject to the Company's regu- ns, for the purpose either of diminishing the number of future ual premiums required on the policy before it becomes fully paid or to mature the policy as an endowment some time in the future. either of these two methods be once adopted, however, subse- nt accumulations cannot be applied to the other, or vice versa.

The right to any dividends paid during the lifetime of the ured shall, unless otherwise expressly provided herein, vest in insured, but any dividends due and unpaid at the maturity of policy shall be payable with the sum herein insured to the ee of such insurance.

PREMIUMS PAID BY DIVIDENDS.—If any premium on this policy ther annual, semi-annual or quarterly), be not paid at the ex- ation of the days of grace, the Company will keep said policy in e by applying any dividend accumulations towards the payment premium, provided such accumulations are sufficient to pay at t one quarterly premium, and any such application of accumu- ons shall be a discharge to the Company for the sum so applied. portion of any remaining accumulations less than one quarterly mium will be applied to continue the policy in force.

LOAN PROVISIONS.

LOANS.—After three full years' premiums have been paid, and le this policy is in full force, and not as an extended term insur- e, the Company, upon delivery of policy to its Home Office satis- torily assigned to it as security, will lend thereon such an amount when added to any existing indebtedness will make the total in- tedness with interest at six per cent. to the end of current policy r not greater than the cash surrender value at the end of said r. But any unpaid portion of premium for said policy year ll be paid out of said loan. The obligation for the loan and signment of the policy shall be on Company's forms, and at ion of Company the loan may be deferred not exceeding sixty s after application, unless said loan is to be applied solely to a current premium hereon. Interest on loans is to be payable ni-annually at a rate not exceeding six per cent. per annum, but a loan be made at any other time than the end of a policy year e first instalment of interest will fall due at the end of the cur- nt policy year and semi-annually thereafter.

If any interest on a loan is not paid when due, the policy ing still in force, it shall be added to the principal and bear in est, at the same rate. Failure to re-pay any loan or to pay inte shall not avoid this policy unless and until the total indebted hereon to the Company shall equal or exceed the cash surre value at the time of such failure, nor until thirty-one days a notice shall have been mailed by the Company to the last kn address of the insured, and of the person to whom the loan made and of the assignee of record at the Home Office of the C pany, if any.

AUTOMATIC PREMIUM LOANS.—Upon a satisfactory written quest therefor from the insured or the owner received at the H Office of the Company before default in the payment of premi and thereafter until a written revocation of such request is filed with the Company at its Home Office, the amount of premium after three full years' premiums have been paid, or in est on any premium loan not paid in cash when due, less any d dend applicable thereon, will, without further action of the insu or owner, be lent by the Company in payment of such prem and such interest, if any, and be charged as an indebtedness, s ject to interest and the other conditions governing loans descri in the above loan provision, provided the net loan value is descri in said provision, then available, after deducting all indebted including accrued interest, is sufficient to pay the premium interest, if any, then due. And provided further that any fu arising from dividends left to accumulate at interest with Company shall first be utilized for the payment of such premiun

NON-FORFEITURE PROVISIONS.

NON-FORFEITURE OPTIONS.—After three full years' premi shall have been paid upon this policy, the owner, within sixty d (including the grace period) succeeding the failure to pay subsequent premium when due, may elect in writing in accorda with the following table any one of the four settlements spec below, the policy being duly released and surrendered to the C pany at its Home Office.

CASH.—(1) Cash value increased by reserve on any divid additions but less any indebtedness to the Company.

EXTENDED TERM INSURANCE.—(2) Paid-up term insurance, n participating, for the full amount insured by this policy with the right to loans, or cash value, dating from the day to wh premiums have been duly paid and continuing for the term in cated in table. Provided, however, if there be any indebtedness amount of paid-up term insurance shall be the face of this pol less said indebtedness, and the term for which said paid-up ins ance shall run shall be changed to that period in whole months which the cash value less the indebtedness will carry the modif amount at single premium term rates according to the Americ Experience Table of Mortality and 3½ per cent. interest at the a attained by the insured at the date of default. Similarly if th are any dividend additions the amount thereof will be added the amount of paid-up term insurance, the term being changed adding the reserve on such additions to the cash value applied single premium term rates as above indicated.

PAID-UP LIFE INSURANCE.—(3) Paid-up life insurance, non-par cipating, payable at the same time and on the same conditio as this policy, for an amount stated in the following table, unl there is any indebtedness, in which event the amount of said pa up life insurance will be diminished in the same proportion th the amount of the indebtedness bears to the reserve (Americ Experience, 3½ per cent.) on the paid-up life insurance stated the table. If there are any dividend additions to this policy the life plan the paid-up insurance will be increased by the amou of such additions. If any on the endowment plan a separate pa up endowment contract will be issued for the amount of su additions, unless the amount is less than $50, in which case t amount of the paid-up life insurance will be increased by the pa up life insurance that the reserve on the said additions will pu

age at the age attained by the insured at the time of default, illed as a single premium according to the American Experience ble of Mortality, and 3½ per cent. interest.

PAID-UP ENDOWMENT AT 65.—(4) Provided the attained age of insured at the time of default is not over sixty, paid-up endowment insurance, non-participating, maturing at age sixty-five, for amount stated in the following table, unless there is any indebtness, in which event the amount of said paid-up endowment insurance will be diminished in the same proportion that the amount the indebtedness bears to the reserve (American Experience, 3½ cent.) on the paid-up endowment insurance stated in the table. there are any dividend additions to this policy on the endowment n, the paid-up endowment insurance will be increased by the ount of such additions. If any on the life plan the reserve on h additions will be applied as a single premium, according to the erican Experience Table of Mortality and 3½ per cent. interest, the age attained by the insured at the time of default, to purchase itional paid-up endowment insurance maturing at sixty-five.

The paid-up insurance granted under either Settlement (3) or will have a cash surrender value which at the time said paid-up rance is granted will be equal to the cash value of this policy the time of default, and said cash surrender value will increase h every additional completed year of the continuation of said d-up insurance.

If no election is made by owner within time specified the insurce will be extended as paid-up term insurance in accordance with tion (2).

TABLE OF SURRENDER VALUES.

End of Policy Year After Payment from Premiums for	Cash Values. Loan Values at end of Policy Year Same as Cash Values	Paid-up Life Insurance (Non-participating)	Paid-up Endowment Insurance at 65 (Non-participating)	Paid-up Term Insurance (Extended Insurance) (Non-participating)		At End of Policy Year After Payment of Premiums for	Cash Values. Loan Values at end of Policy Year Same as Cash Values	Paid-up Life Insurance (Non-participating)	Paid-up Endowment Insurance at 65 (Non-participating)	Paid-up Term Insurance (Extended Insurance) (Non-participating)	
				Yrs.	Mos					Yrs.	Mos.
years	$400	$1,500	$1,260	4	7	12 years	$2,990	$6,250	$5,060	22	8
"	630	2,000	1,670	7	3	13 "	3,310	6,780	5,460	23	7
"	870	2,500	2,080	9	10	14 "	3,630	7,270	5,830	24	4
"	1,110	3,000	2,480	12	1	15 "	3,970	7,750	6,200	25	3
"	1,410	3,500	2,890	14	8	16 "	4,330	8,290	6,580	26	3
"	1,790	4,100	3,360	17	6	17 "	4,690	8,780	6,940	27	4
"	2,090	4,680	3,830	19	2	18 "	5,060	9,260	7,280	28	8
"	2,390	5,280	4,270	20	7	19 "	5,470	9,790	7,650	30	11
"	2,690	5,770	4,680	21	8	20 "	5,870	10,000	.....	.....	

The values in the above table are for the end of policy years on the assumption that the premiums required by this policy, s any current dividends, have been paid in full and that there no indebtedness to the Company. Values for years beyond the riod covered by the table will be furnished on application. If at me of default any semi-annual or quarterly premiums have been id in any policy year without completing said year, the surnder values will be the values for the last policy year for which e year's premium was paid in full plus a proportionate part of e increase of the values at the end of the next succeeding year. e cash value, if the policy is surrendered during a policy year, e premiums for the full year having been paid, will be the same s that at the end of the policy year unless the reserve at the time f surrender is less than the reserve at the end of the year, in

which event the cash value will be equally reduced. For l values when loans are obtained during a policy year and not at end, see loan provision.

The cash values given in the above table are the full rese on the policy according to the Company's Standard, Ameri Experience Table of Mortality, with 3¼ per cent. interest les deduction not exceeding at any time two and one-half per c of the sum insured. The values of the paid-up life and endowm insurances given in the table are also at no time less than reserve on the policy less a deduction not exceeding two and c half per cent. of the sum insured. The sum used to purchase pa up term insurance is the cash value stated in table.

METHODS OF SETTLEMENT.

OPTIONAL SETTLEMENTS.—The insured (with the right of re cation of any election and of re-election from time to time) or beneficiary (or each beneficiary to the extent of his interest there be more than one) after the insured's death, in case the sured shall have made no election, may, subject to the rights any assignee, elect by written notice to the Home Office of Company to have settlement of the net sum payable under t policy at the death of the insured made in any one of the folli ing methods, or by combination of two or more of the follow methods. Provided, however, that if there be more than one ben ciary and payment is not made in cash, the beneficiaries shall jointly participate in any one method (unless a satisfactory spe agreement is made with the Company to that effect), but a spe supplemental contract applying to one beneficiary only shall be iss for each method selected. Provided, further, that settlement any event must be made in cash if the net sum payable under t policy is less than $500, and if any combination of methods elected the net amount applicable to each method, save that of c payment, must never be less than $500.

CASH.—(1) Payment in cash.

AT INTEREST.—(2) Payment of interest at the rate of 3¼ cent. per annum on said net sum payable at the end of each y during the lifetime of the beneficiary, and upon the death of s beneficiary payment of said net sum together with any accr interest to the beneficiary's legal representatives or assigns.

INSTALMENTS.—(3) Payment of equal annual instalments fo specified number of years, the first instalment being made paya immediately, and the amount of each instalment to be in acco ance with the following table.

INSTALMENTS AND ADDITIONAL SUM.—(4) Payment of said sum in twenty equal annual instalments, the first instalment bei immediate, and the payment of an additional amount equal to per cent. of said net sum at the end of twenty years after t first instalment becomes due; or in twenty-five equal annual inst ments and an additional amount equal to 66⅔ per cent. of said sum at the end of twenty-five years after the first instalment comes due; or in thirty equal annual instalments and an ad tional amount equal to 90 per cent. of said net sum at the end thirty years after the first instalment becomes due.

INSTALMENTS AND ANNUITY.—(5) Payment of said net sum twenty, twenty-five or thirty equal annual instalments as in meth (4), and by the payment in addition beginning at the end of twen twenty-five or thirty years, as the case may be, after the fi instalment becomes due, of an annuity on the life of the beneficia said annuity being the amount that 47 per cent., 66⅔ per cent. or per cent. as the case may be, of the said net sum will buy accor ing to the following table at the age of the beneficiary attain at the end of the period. This method to be available only if a tained age of beneficiary is 50 or over.

CONTINUOUS INSTALMENT.—(6) Payment of equal annual insta ments for a fixed period of twenty years (the first instalment bei payable immediately), and for as many years longer as the bene

ry shall survive, the amount of each instalment to be in accordce with the following table.

The yearly instalments under methods (3) and (4), (or under thod (5) so far as the instalments for the fixed period of years concerned but not the annuity), provided each yearly instalment not less than $100, may at the option of the insured or at the tion of the beneficiary, unless otherwise provided by special dorsement hereon, be changed to semi-annual, quarterly or month payments. On the basis of an annual payment of $100, each mi-annual payment would be $50.37, each quarterly $25.23, each nthly $8.41.

METHODS OF SETTLEMENT.

Each annual instalment after the first under methods (3) or (4) under methods (5) or (6) as far as the instalments for the d period of years therein named are concerned), and each nual instalment of interest provided for in method (2) will be eased each year by such extra interest as the Company may t thereto.

At any time while policy is in force the Company will, upon tten request to its Home Office by the insured, subject to the ts of any assignee, limit by endorsement on the policy the lement of the net sum payable at the death of the insured any one or to any specified combination of the above described thods. Revocation of such limitation and subsequent establishnt of a new limitation from time to time may be similarly seed.

Unless otherwise provided by special endorsement hereon, the eficiary, if the second method has been chosen, may at any time ure the payment of the principal sum in cash with any accrued erest upon giving satisfactory release. Subject to the same ditions the beneficiary may at any time commute in one payment receive the value of any unpaid instalments under method and of any unpaid instalments and of the additional sum der method (4), or so far as the instalments for the fixed period years and the value of the annuity at the end of the fixed iod are concerned, under method (5), provided the annuity has actually been entered upon. The commuted value will be deemined by discounting the unpaid instalments at the rate of 3¼ cent. per annum.

Should the beneficiary die before the payments provided for in thods (3) or (4) have all been made, or before the annuity vided for in method (5) has been entered upon, or the payts provided for the fixed period of twenty years in method (6) e all been made, the unpaid instalments, including the sum liable for the purchase of the annuity under method (5) but luding any payments to be made subsequent to the fixed period er method (6), shall be commuted in one sum discounting at rate of 3¼ per cent. per annum, and the commuted value ll be paid on satisfactory release to the executors, administors or assigns of said beneficiary. If the beneficiary dies after y annuity has been entered upon all liability of the Company will ase with the last annuity payment if any, preceding said death.

If there be no named beneficiary at the death of the insured titled to receive payment under this policy, or if no election is

made, the net sum payable hereunder shall be paid in cash. A portion of said net sum which may be payable to an assignee sl also be paid in cash.

Whatever method of settlement may be followed the po must first be duly surrendered and released, and if settlement not made in cash a new supplementary contract shall be iss for the mode of settlement elected.

$1,000 WILL PROVIDE

METHOD 3

NUMBER OF INSTALMENTS	AMOUNT OF INSTALMENT GUARANTEED
2	$308.00
3	344.04
4	202.12
5	212.99
6	180.87
7	154.92
8	139.43
9	125.85
10	114.99
11	106.13
12	98.36
13	92.53
14	87.21
15	82.60
16	78.39
17	75.05
18	71.92
19	69.12
20	66.61
21	64.35
22	62.30
23	60.44
24	58.74
25	57.18
26	55.75
27	54.43
28	53.21
29	52.07
30	51.02
31	50.05
32	49.13
33	48.28
34	47.48
35	46.73
36	46.03
37	45.37
38	44.75
39	44.16
40	43.61
41	43.09
42	42.59
43	42.12
44	41.68
45	41.26
46	40.86
47	40.48
48	40.12
49	39.78
50	39.45

METHOD 4

EITHER 20 ANNUAL INSTALMENTS OF $50 EACH AND $470 IN CASH AT END OF 20 YEARS — OR 25 ANNUAL INSTALMENTS OF $40 EACH AND $666.87 IN CASH AT END OF 25 YEARS — OR 30 ANNUAL INSTALMENTS OF $33.33 EACH AND $900 IN CASH AT END OF 30 YEARS

METHOD 5

AGE OF PAYEE	20 ANNUAL INSTALMENTS OF $50 EACH AND AT END OF 20 YEARS, FOLLOWING ANNUITY AT ATTAINED AGE OF PAYEE		25 ANNUAL INSTALMENTS OF $40 EACH AND AT END OF 25 YEARS, FOLLOWING ANNUITY AT ATTAINED AGE OF PAYEE		30 ANNUAL INSTALMENTS OF $33.33 EACH AND AT END OF 30 YEARS, FOLLOWING ANNUITY AT ATTAINED AGE OF PAYEE	
	Males	Females	Males	Females	Males	Females
50	$29.97	$27.59	$42.51	$39.14	$57.38	$52.84
51	30.59	28.12	43.39	39.88	58.57	53.84
52	31.24	28.67	44.31	40.66	59.82	54.89
53	31.94	29.24	45.30	41.48	61.15	56.00
54	32.67	29.80	46.35	42.41	62.57	57.25
55	33.45	30.39	47.45	43.39	64.06	58.57
56	34.29	31.32	48.63	44.43	65.65	59.98
57	35.17	32.10	49.89	45.53	67.35	61.46
58	36.11	32.92	51.21	46.69	69.14	63.04
59	37.10	35.79	52.63	47.93	71.05	64.71
60	38.16	34.73	54.13	49.26	73.08	66.50
61	39.29	35.72	55.73	50.66	75.24	68.39
62	40.49	36.77	57.44	52.15	77.54	70.41
63	41.77	37.89	59.25	53.74	79.99	72.55
64	43.14	39.08	61.19	55.48	82.61	74.83
65	44.60	40.34	63.26	57.23	85.40	77.26
66	46.15	41.70	65.47	59.15	88.38	79.85
67	47.81	43.14	67.82	61.19	91.56	82.61
68	49.59	44.67	70.33	63.37	94.95	85.54
69	51.48	46.31	73.03	65.69	98.59	88.69
70	53.51	48.06	75.90	68.17	102.45	92.03
71	55.68	49.64	78.41	70.41	105.85	95.05
72	57.11	51.30	81.20	72.77	109.35	98.23
73	58.99	53.02	83.67	75.21	112.96	101.53
74	60.92	54.82	86.41	77.75	116.65	104.97
75	62.87	56.68	89.18	80.40	120.39	108.54
76	64.85	58.61	91.98	83.19	124.17	112.29
77	66.82	60.60	94.78	85.95	127.95	116.04
78	68.78	62.63	97.56	88.64	131.71	119.98
79	70.69	64.72	100.27	91.83	135.36	123.94
80	72.53	66.86	102.87	94.84	138.88	128.08

By the attained age of the payee under Method 5 is meant the age attained at the last birthday. But an allowance will be made in the amount of the above annuities for each complete month since the last birthday.

METHOD

AGE OF PAYEE AT SETTLEMENT	AMOUNT OF INSTALMENT
11 and under	$
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73 and over	

APPLICATION.

I hereby apply to the MARYLAND LIFE INSURANCE COMPANY OF LTIMORE for an insurance of.....Dollars on .....plan, premiums (Amt.....) yable.....(annual, semi-annual or quarterly) for..... fe or number of years), with....participation in profits, with .....(if participating, state period. If non-participating, swer "No"). distribution of surplus, on the life of myself, the dersigned.

And I hereby declare and agree that all the following statements and all the answers to the questions of the Medical Examiner submitted herewith, and signed by me, are true and are ered as a consideration for the policy or contract of insurance eby applied for, and shall form the basis of such contract and a part thereof. And it is expressly agreed that such contract ll be taken to be in all particulars a contract made by the ties thereto under the laws of Maryland, and the place of said tract is the Home Office of the said Company in the City of timore.

I hereby agree on behalf of myself and of all persons who have, or claim, any interest in any policy issued upon this cation, that—

(1) If within one year from the date of said policy I shall ge without the written consent of the Company in any of the wing occupations or employments: — retailing intoxicating ors, blasting, mining, submarine or aeronautic operations, the ufacture or transportation of highly inflammable or explosive tances, service on a steam or other vessel, or on any railway or track, switching or coupling cars, or in handling electric s or dynamos—said policy shall be void, and no claim exist under;

(2) All the provisions that may be contained in said policy hereby accepted, and the principles and methods which may be pted by the Company for any distribution of surplus, and its rmination of the amount equitably belonging to said policy, ll be, and are, hereby ratified and accepted;

(3) Proofs of death shall be made on the Company's form and ll furnish the information asked for by the Company.

Instructions as to signatures: The only signature to the application that is required is the signature of the person whose life is osed for insurance, except that when a married woman makes lication for insurance, either on the life of her husband or on own life, both must sign. When the life to be insured is a or, written consent of the parent or guardian must be obtained.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions and statements are correctly recorded.

20 PREMIUMS LIFE POLICY.

No. 99,999. AGE,
AMOUNT, $10,000. ANNUAL PREMIUM, $361

MASSACHUSETTS MUTUAL LIFE INSURAN COMPANY,

SPRINGFIELD, MASSACHUSETTS.

Incorporated 1851.

The Insured: *Roger Williams*, of *Springfield, Massachuse*
The Beneficiary: *Miriam Williams, his wife.*
Sum insured: *Ten Thousand* Dollars, payable at death of Insured.

Premium-Amount: *Three hundred sixty-one and 70-100* D lars, payable upon delivery of this policy, and annually the after, on the *first* day of each *January* until the premiums h been paid for *twenty* successive years, or until the prior de of the Insured.

Policy year and insurance begin *January 1, 1912.*

In Consideration of the application for this policy, wh is made a part of this contract, a copy of which application hereto annexed, and of the payment of premiums as ab described, the Massachusetts Mutual Life Insurance Comp promises to pay the Sum Insured, at its Home Office in Spri field, Mass., to the beneficiary herein named, upon receipt its said Home Office of due proof of the death of the insu occurring during the continuance of this policy; the bala of the premium, if any, for the then current policy year, a any other indebtedness on account of or secured by this poli being first deducted therefrom: subject, however, to the insure right, if any, to change the beneficial interest hereunder, hereinafter specified, and provided that if no beneficiary sh survive the insured, such payment shall be made to the exe tors, administrators, or assigns of said insured.

This policy will be incontestable after the first policy ye except for non-payment of premium.

The provisions, requirements, and benefits hereinafter stat are hereby referred to and made a part of this policy.

In Witness Whereof, the said Company has caused th contract to be signed by its President and Secretary, a countersigned by a duly authorized officer, at Springfield, Mass chusetts, this *first* day of *January*, One Thousand Nine Hundr and *Twelve*.

WHEELER H. HALL, *Secretary.* WM. W. MCCLENCH, *Preside*

PROVISIONS, REQUIREMENTS AND BENEFITS.

PREMIUMS.—Premiums are payable, in advance, at the Ho Office, or to the agent or cashier holding the Company's offic receipt therefor signed by the President, or a Vice-President, the Secretary, which receipt shall not be valid unless countersign by said agent or cashier. In case of failure to pay any premiu when due, or within the grace period, the Company's only liabil

shall be such, if any, as is set forth hereunder (see "Non-Forfeiture Benefits"). Subject to the grace provisions of this policy, no premium payment shall continue it in force beyond the date on which the next premium will become due by the terms of this policy or amendments thereto.

The payment of premiums may be changed from annual payment to semi-annual, or quarterly, or vice versa, at the request of and on the individual signature of the insured, except that the assent of the assignee will be required if the policy is assigned.

DIVIDENDS.—This policy, while in force, will participate at the end of the first policy year, and annually thereafter, in the distribution of the surplus funds of the Company. At the option of the insured, dividends will (1) be paid in cash, or (2) be applied in reduction of premiums, or (3) be used to purchase participating paid-up additions to this policy, which additions shall have a cash surrender value (full reserve) available within thirty days of the application therefor, or (4), subject to withdrawal, they may be left with the Company to accumulate to the credit of the policy; if so left, the fund arising will be credited, annually, at the end of the policy year, with interest at such a rate, not less than three per cent., as may be determined by the directors, and outstanding dividend accumulations will be included in any cash settlement of the policy. If no election is made prior to any anniversary, the dividend for that anniversary will be held by the Company to accumulate.

Whenever, at the end of any policy year, the dividend accumulations, or the reserve on the paid-up additions, or both, together with the reserve on the policy shall equal the reserve on the same basis on a fully paid-up policy of the same kind and amount, at the then attained age of the insured, the Company will indorse the policy as paid-up in full; or when such aggregate amount equals the face amount of this policy, the Company will mature and pay the policy as an endowment: provided, in either case, request is made therefor and a satisfactory release is given.

LOANS—*Policy Loan.*—After two full annual premiums have been paid hereon, on a proper assignment of this policy to the Company, the Company will, within thirty days of the application therefor, loan on the sole security of this policy, with interest at the rate of six per cent. per annum, the whole or any part of the cash value of the policy, and of all paid-up additions thereto, at the end of the policy year during which application for the loan is made, provided that from such loan the Company will deduct any existing indebtedness on account of or secured by the policy, and any unpaid portion of the premium for the current policy year. If this policy is not assigned, the Company will loan on the signature of the insured alone, under the conditions described in this paragraph, for the sole purpose of paying the premium, or interest on any indebtedness to the Company under this policy, or both. The whole or any part of a loan may be repaid at any time.

Premium Loan.—Upon the written request of the insured, and assignee, if any, filed with the Company prior to default in payment of a premium hereunder, the Company will loan the insured the amount of said premium, less any dividend payable on the due date of said premium, and charge the same as an indebtedness against the policy, bearing interest at the rate of six per cent. per annum, if the tabular cash surrender value of the policy after the payment of such premium will be equal to the total indebtedness on account of or secured by this policy with interest thereon to the thirty-first day after the due date of the next premium payable hereunder, or to the next anniversary of the policy if no further premium will be payable: provided, however, that any funds arising from dividends left with the Company to accumulate at interest shall first be utilized for the payment of such premium, and that while any such premium loan is outstanding dividends apportioned to the policy shall be

applied to the reduction of said loan. The whole or any part such loan may be repaid at any time.

Automatic Premium Loan.—If, while the policy is in full fo with no premium overdue and unpaid, a request therefor, o form furnished by the Company, is filed at the Home Office the Company, signed by the insured, and approved by the assig if any, the premium loan provision, by an indorsement hereon said Home Office, will be made to apply automatically (with further action by the insured or the assent of any subseqt assignee) to any future premium that may remain unpaid on last day of grace. Such request may be revoked at any time a writing signed by the insured alone and filed with the C pany at its Home Office.

Failure to Repay Loan.—Failure to repay a policy loan or mium loan, or to pay interest thereon, shall not avoid the po unless the total indebtedness thereon shall equal or exceed loan value at the time of such failure, nor until thirty-one d after notice has been mailed by the Company to the last kno address of the insured and of the assignee of record at the Ho Office of the Company, if any.

ASSIGNMENT.—The Company will not recognize any assi ment of this policy until the original assignment, or a duplic or a certified copy thereof, shall be filed in the Company's Ho Office, nor will it assume responsibility for the validity of assignment.

CHANGE OF BENEFICIARY.—The insured may designate one more beneficiaries, if none be named herein; and, further, m if the right to do so has been reserved in the application for t policy, or amendments thereto, change and successively cha the beneficial interest herein without the co-operation or ass of other parties in interest: provided, that any proposed benefici shall have an insurable interest in the life insured, that any cha in benefit shall be subject to the rights of any assignee, and t any such change shall become operative only when indorsed up the policy, at the Company's Home Office, pursuant to such fo of request for amendment as the Company may require.

CHANGE OF PLAN.—This policy, while in full force, may changed at the end of any policy year, without medical exami tion, to any other plan in use by the Company at the time t policy was issued, except the continuous installment and conti ous monthly income plans, provided the rate of premium will thereby be diminished, on the payment of such an amount as m be required by the Company for such change. The new poli shall be written at the same age, bear the same number a date, and be for the same amount as this policy, and all parti in interest must join in the request for change and execute su papers as the Company may require.

ENTIRE CONTRACT.—This policy and the application here constitute the entire contract between the parties. All statemen made by the applicant shall, in the absence of fraud, be deem representations and not warranties, and no such statement sha be used in defense to a claim under this policy unless it is co tained in the application and a copy of the application is here annexed.

ERROR IN AGE.—If the age of the insured was misstated in t application for this policy, and there has been no adjustment account thereof, the amount payable hereunder shall be such the premium paid would have purchased at the correct age.

NON-FORFEITURE BENEFITS.

GRACE.—Any premium after the first may be paid when n more than thirty-one days past due, during which period the poli will be continued in full force.

PAYMENT OF PREMIUMS FROM DIVIDEND ACCUMULATIONS.—If premium hereon remains unpaid at the expiration of the grac period, and there are dividend accumulations to the credit of th

licy sufficient to pay such premium in full, so much of such accumulations as may be needed therefor will be used in payment of e overdue premium, and the insured will forthwith be notified of e amount of the accumulations so used and of the balance ereof.

OPTIONS IN CASE OF DEFAULT.

AUTOMATIC PAID-UP INSURANCE—EXTENDED TERM INSURANCE—GH SURRENDER VALUE.—Upon default in the payment of any emium, after two full annual premiums have been paid hereon, is policy will be binding upon the Company as participating id-up insurance of a reduced amount, payable at the same time d on the same conditions as in the original contract; but at any me within thirty days from the date of such default, the insured ay elect in lieu of such paid-up insurance, by a writing filed with e Company at its Home Office, to have the insurance continued force as participating extended term insurance, from the due te of the premium in default, for its original amount and any tstanding paid-up additions, less any indebtedness hereon or sed hereby, but without the right to loans, or may surrender the licy and, with the written assent of the person to whom it is ble payable, receive in cash its value at the time of default, hin thirty days of the application therefor.

AUTOMATIC EXTENDED TERM INSURANCE.—Extended term inrance, as above described, may be made the automatic option in e of default in the payment of any premium, by an indorsement ced upon the policy at the Company's Home Office, pursuant to written request therefor signed by the insured and filed at said me Office when there is no premium due and unpaid.

The values stated in the accompanying table are for even ars and apply to this policy, except that if there are outstanding d-up additions to the policy, the values will be increased in conquence, but if there is any indebtedness to the Company on acnt of or secured by this policy, the said values will be diminhed. If the default occurs after a fractional part of the current ar's premium has been paid, the values will be proportionately justed.

After this policy has become paid-up by payment of all reired premiums, or if it becomes paid-up for a reduced amount operation of law, or if extended term insurance is taken herder, the insurance will have a cash surrender value available thin thirty days of the application therefor on legal surrender the policy.

REINSTATEMENT.—This policy may be reinstated at any time er default in the payment of any premium, unless the cash value been paid, or the extension period has expired, upon the proction of evidence of insurability satisfactory to the Company, d the payment of all overdue premiums, with interest at the e of six per cent. per annum on such premiums and on any intedness to the Company on account of or secured by this policy the time of default, which indebtedness, if not repaid, shall be instated as a lien against this policy.

A part or the whole of the overdue premiums may be settled policy or premium loan, if the cash surrender value of this licy, after reinstatement, will be sufficient security therefor and any reinstated indebtedness. See conditions in "Loans" paraaphs above.

NOTICE.—This policy while in force shall not be modified or ered, except upon the written request of the insured, and of er parties in interest, if any, and the approval on behalf of the mpany of the President, or a Vice-President, or the Secretary, an Assistant Secretary. All modifications and alterations shall mply with the legal requirements of the State within which the licy is delivered.

At End of the	PAID-UP INSURANCE. (Participating)	or CASH VALUE Loan values are the same as Cash Values, and, subject to the provisions of the "Loans" clause, are available at any time after two full years' premiums have been paid	or EXTENDED TE INSURANCE. (Participating	
			Years.	Day
2d Yr.	$706	$307 20	3	18
3d "	1,263	559 50	6	15
4th "	1,817	819 60	9	12
5th "	2,368	1,087 70	12	2
6th "	2,914	1,364 00	14	18
7th "	3,458	1,648 90	16	21
8th "	3,999	1,942 70	18	14
9th "	4,536	2,245 60	19	33
10th "	5,069	2,557 80	21	8
11th "	5,586	2,862 40	22	9
12th "	6,060	3,176 80	23	6
13th "	6,553	3,501 60	24	1
14th "	7,044	3,837 00	24	30
15th "	7,534	4,183 30	25	24
16th "	8,025	4,541 10	26	21
17th "	8,515	4,910 70	27	245
18th "	9,007	5,293 10	29	3
19th "	9,501	5,688 90	31	2
20th "	10,000	6,099 20	.....	.....
25th "	10,000	6,667 20	.....	.....
30th "	10,000	7,232 40	.....	.....
35th "	10,000	7,767 30	.....	.....
40th "	10,000	8,249 30	.....	.....

The values in the above Table are based upon the Ameri Experience Table of Mortality, with interest at the rate of th per cent. per annum. No deduction has been made from the serve in computing the values for the tenth and subsequent yea nor will any deduction be made in computing the values for ye not shown in the Table. In computing the values for the ye prior to the tenth, no deduction has been made from the rese of more than one and four-tenths per cent. of the amount insur The paid-up value, or extended insurance value, at the end of a policy year, is the mathematical equivalent of the cash value.

(See Table on last page.)

INSTALLMENT OPTIONS.

THE INSURED, with the assent of the assignee, if any, m elect by a writing filed with the Company, with the right of re cation, to have the proceeds of this policy (including paid additions and dividend accumulations, if any), if not less th $1,000, paid in equal annual installments according to any one Options "A," "B," and "C," beginning upon receipt of the proof of the death of the insured, in lieu of payment in one sum, the insured may in like manner elect to leave the proceeds of t policy with the Company in accordance with Option "D"; and such election or revocation shall become operative only when dorsed upon the policy, at the Company's Home Office, pursuant such form of request as the Company may require. No installm under Option "A," "B," or "C" may be commuted by any ben ciary, except upon the written authority of the insured filed w the Company. If the insured shall not have made any such el tion, the beneficiary or beneficiaries entitled to receive said p ceeds may, when the same become payable, exercise such right election. If no beneficiary survives the insured, said proceeds v be paid in one sum to the executors, administrators, or assigns the insured.

At the death of the last surviving beneficiary occurring subsequently to the death of the insured, any balance under Option "A" shall be paid in one sum to the executors, administrators, or assigns of the said beneficiary, and any installments under Option "B" or any stipulated installments under Option "C" then remaining unpaid will be commuted upon the basis of three per cent. compound interest per annum and paid in one sum in like manner.

Provision may be made for the payment of a portion of the proceeds in cash and for treatment of the remainder, if not less than $1,000, as hereinunder described.

Semiannual, quarterly, or monthly installments may be taken in lieu of annual installments. The equivalent of each $100 of annual installment will be two semiannual installments of $50.37 each, or four quarterly installments of $25.28 each, or twelve monthly installments of $8.45 each.

OPTION A.—Equal annual installments, each of such an amount as may be elected, to continue until the proceeds, together with the interest herein specified, are exhausted; provided, that the final installment shall be for the balance only of said proceeds and specified interest. On each anniversary of the first installment interest at not less than three per cent. per annum will be added to the unpaid balance of said proceeds.

OPTION B.—A specified number of equal annual installments, each of an amount (for each $1,000 of such proceeds) corresponding to the number of installments shown in the first Table following. On each anniversary of the first installment, but continuing only so long as installments are being paid, there will also be paid such interest dividend as may be alloted by the directors.

Number of installments	30	25	20	19	18	17	16	15	14	13	12
Amount of each.....	$49 53	$55 75	$65 25	$67 78	$70 59	$73 74	$77 29	$81 32	$85 94	$91 29	$97 58

Number of installments	11	10	9	8	7	6	5	4	3	2
Amount of each.....	$104 98	$113 81	$124 69	$138 30	$155 83	$179 22	211 99	261 19	343 23	507 89

Illustration: If the proceeds of the policy are $7,500 and the number of installments desired is twenty, each instalment will be $65.25 x 7 5-10=$489.37.

OPTION C.—Equal annual installments, continuous during the life of the beneficiary entitled to receive the first thereof, each of an amount (for each $1,000 of said proceeds), as shown in the accompanying table, corresponding to the number of stipulated installments selected and to the completed age of the beneficiary at the date of the death of the insured. If the said beneficiary, having received one or more of such installments, shall decease before the payment of all the stipulated installments, the remainder of said stipulated installments, and no more, will be paid as they fall due to the contingent beneficiary or beneficiaries, if any be named. If there are two or more beneficiaries entitled to share in the first of such installments, the said proceeds will be divided in proportion to the interests of the several beneficiaries, and in determining the amount of the annual installment to be paid to each beneficiary, the share of each will be considered as the proceeds of a separate policy. On each anniversary of the first installment, but continuing only so long as installments are being paid, there will also be paid such interest dividend as may be allotted by the directors, except that if installments are paid annually no interest dividend will be paid after all the stipulated installments have been paid.

Age of Beneficiary	Number of Stipulated Installments				Age of Beneficiary	Number of Stipulated Installments			
	10	15	20	25		10	15	20	[illegible]
1	$37 79	$37 47	$36 97	$36 51	43	$54 32	$52 81	$50 87	$4[illegible]
2	37 99	37 66	37 16	36 69	44	55 22	53 58	51 49	4[illegible]
3	38 19	37 85	37 35	36 87	45	56 16	54 39	52 12	4[illegible]
4	38 39	38 04	37 54	37 05	46	57 15	55 22	52 76	5[illegible]
5	38 59	38 23	37 73	37 23	47	58 18	56 08	53 41	5[illegible]
6	38 79	38 42	37 92	37 41	48	59 26	56 96	54 06	5[illegible]
7	38 99	38 61	38 11	37 59	49	60 40	57 88	54 72	5[illegible]
8	39 19	38 80	38 30	37 77	50	61 58	58 82	55 38	5[illegible]
9	39 39	38 99	38 49	37 95	51	62 82	59 78	56 11	5[illegible]
10	39 59	39 18	38 68	38 13	52	64 12	60 77	56 83	5[illegible]
11	39 79	39 37	38 87	38 31	53	65 47	61 78	57 54	5[illegible]
12	40 00	39 57	39 06	38 49	54	66 88	62 80	58 25	5[illegible]
13	40 21	39 78	39 26	38 68	55	68 34	63 84	58 94	5[illegible]
14	40 44	40 00	39 47	38 88	56	69 87	64 89	59 62	5[illegible]
15	40 68	40 23	39 69	39 09	57	71 45	65 95	60 24	5[illegible]
16	40 92	40 47	39 91	39 30	58	73 08	67 04	60 87	5[illegible]
17	41 18	40 71	40 15	39 52	59	74 78	68 23	61 48	5[illegible]
18	41 45	40 97	40 40	39 75	60	76 52	69 37	62 00	5[illegible]
19	41 73	41 24	40 65	39 99	61	78 31	70 49	62 49	5[illegible]
20	42 03	41 53	40 92	40 24	62	80 14	71 60	62 94	5[illegible]
21	42 34	41 82	41 20	40 49	63	82 01	72 67	63 35	5[illegible]
22	42 66	42 13	41 49	40 76	64	83 90	73 66	63 72	5[illegible]
23	42 99	42 45	41 79	41 04	65	85 81	74 66	64 01	5[illegible]
24	43 34	42 79	42 10	41 32	66	87 81	75 55	64 30	
25	43 71	43 14	42 43	41 62	67	89 98	76 44	64 50	Age
26	44 10	43 50	42 77	41 92	68	92 06	77 21	64 72	an
27	44 50	43 88	43 12	42 24	69	94 13	77 92	64 86	ove
28	44 92	44 28	43 48	42 57	70	96 17	78 55	64 97	sam
29	45 37	44 70	43 87	42 91	71	98 17	79 12		as a
30	45 83	45 13	44 26	43 26	72	100 10	79 62	Age 71	65
31	46 31	45 58	44 67	43 62	73	101 96	79 99	and	.....
32	46 82	46 06	45 10	43 99	74	103 62	80 37	over	.....
33	47 35	46 55	45 54	44 37	75	105 17	80 62	same	.....
34	47 91	47 07	46 00	44 76	76	106 72		as age	.....
35	48 50	47 61	46 48	45 16	77	108 03	Age 76	70	.....
36	49 11	48 17	46 97	45 57	78	109 21	and	.....	.....
37	49 75	48 75	47 48	45 98	79	110 14	over	.....	.....
38	50 43	49 36	48 00	46 41	80	111 07	same as	.....	.....
39	51 13	50 00	48 55	46 84	....	Age 81	age 75	.....	.....
40	51 88	50 66	49 10	47 28	....	and over	.....	.....	.....
41	52 65	51 35	49 68	47 72	....	same as	.....	.....	.....
42	53 47	52 07	50 27	48 17	....	age 80	.....	.....	.....

ILLUSTRATION.—If the proceeds of the policy are $7,500, a[illegible] 25 installments are selected, and the age of the beneficiary on h[illegible] or her last birthday prior to the death of the insured was 55, ea[illegible] installment will be $53.87 multiplied by 7½, equalling $404.02.

OPTION D.—The proceeds of this policy, or any part thereo[illegible] but not less than $1,000, may be left with the Company, and t[illegible] Company will pay interest thereon annually at such rate, not le[illegible] than three per cent., as may be determined by the directors, t[illegible] first interest payment to be made one year from the receipt of d[illegible] proof of the death of the insured. The amount so left may [illegible] withdrawn as shall be agreed upon with the Company in the ele[illegible] tion of this option.

CASH VALUE IN INSTALLMENTS.—The cash surrender value [illegible] this policy and of any outstanding paid-up additions, together wit[illegible] any dividend accumulations, may, if aggregating $1,000 or more, b[illegible] paid according to any one of the above Options.

CASH VALUES—PAID-UP INSURANCE.

(AMERICAN 3 PER CENT. NET RESERVES.)

If this policy becomes paid-up by payment of all premiums or operation of law, the cash value per $1,000 of paid-up insurance, provided there is no indebtedness against the policy, will be shown in the table below opposite the age attained.

Age Attained	Cash Value.	Age Attained	Cash Value.	Age Attained	Cash Value.
20	$330 94	46	$514 90	72	$796 67
21	335 68	47	524 28	73	806 28
22	340 57	48	534 37	74	815 89
23	345 61	49	544 70	75	824 93
24	350 82	50	555 22	76	834 01
25	356 18	51	565 89	77	842 97
26	361 72	52	576 71	78	851 89
27	367 43	53	587 67	79	860 49
28	373 32	54	598 74	80	869 06
29	379 39	55	609 92	81	877 42
30	385 64	56	621 18	82	885 60
31	392 09	57	632 51	83	893 63
32	398 73	58	643 89	84	901 59
33	405 58	59	655 30	85	909 51
34	412 63	60	666 72	86	917 32
35	419 88	61	678 13	87	924 88
36	427 36	62	689 50	88	932 02
37	435 04	63	700 83	89	938 75
38	442 95	64	712 08	90	945 23
39	451 07	65	723 24	91	951 58
40	459 42	66	734 27	92	957 49
41	468 00	67	745 16	93	962 31
42	476 80	68	755 88	94	966 83
43	485 83	69	766 41	95	970 87
44	495 10	70	776 73	.....	.....
45	504 59	71	786 82	.....	.....

e. g.—If the policy is paid-up for $2,000 and the age of the insured is 55, the cash value is 2 × $609.92 or $1,219.84.

NOTICE.—The insured is hereby notified that by virtue of this Policy he is a member of the Massachusetts Mutual Life Insurance Company, and is entitled to vote either in person or by proxy at any and all meetings of said Company. The annual meeting is held at its Home Office on the third Wednesday of January in each year, at 2 o'clock p. m.

The policy holder is requested to read this policy, that he may be informed of its provisions.

APPLICATION.

13. Do you reserve the right to change and to successively change the beneficial interest without the consent of beneficiaries? Answer *yes* or *no*.

[If this right is reserved, the policy may possibly become part of the estate in case of bankruptcy.]

I agree that the insurance hereby applied for shall not be in force until the approval of this application by the Company at its Home Office, the delivery of the policy to me or my agent and the

payment of the first premium as required therein during my pr ent condition of health; and that thereupon said policy shall considered as having become effective upon the date stipulated the policy as the date on which the insurance begins.

I also agree that military and naval service in time of w are risks not assumed by said Company during the first poli year, unless a written permit therefor, at a rate of extra premiu to be fixed by the Company, shall be granted; and that if witho such permit I shall engage in any such service during the fi policy year, said policy shall thereupon become void, and no cla shall exist thereunder except for the net reserve held against reckoned according to the legal standard of Massachusetts; it b ing a condition of the foregoing that I may serve at any time, wit out a permit, in the militia of any State.

I further agree that if I shall die by my own hand or a during the first policy year, whether I be at the time sane or i sane, the Company shall be liable only for the net reserve he against said policy, reckoned according to the legal standard Massachusetts.

MEDICAL EXAMINER'S FORM.

I hereby declare, on behalf of myself and of any person wl shall have or claim any interest in any policy issued upon this a plication, that, to the best of my knowledge and belief, each of t foregoing answers in Part I. and II. of this application is full, co plete, and true, and that I am in sound physical condition, and proper subject for life insurance.

20 PREMIUMS (MODIFIED PRELIMINARY TERM) LIFE POLICY.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $363.80.

MERIDIAN LIFE INSURANCE COMPANY.

Hereby Insures the life of *John Doe* of *Indianapolis*, County of *Marion*, State of *Indiana*, (hereinafter called the Insured), in the sum of *Ten Thousand* Dollars, which amount the Company agrees to pay at its Home Office at Indianapolis, to *Mary Doe, His Wife*, (or to such other beneficiary as may be designated by the insured as hereinafter provided), if living, otherwise to the insured's executors, administrators, or assigns, upon receipt of due proofs of the death of the insured, this Policy being then in force, subject to all of the Benefits, Privileges and Conditions stated on this and the following pages hereof, all of which are hereby made a part of this contract as fully as if recited at length over the signatures hereto affixed.

Annual Dividends.—This policy shall participate in the surplus of the Company as apportioned by the Board of Directors. At the end of the second year and annually thereafter, the surplus so apportioned to this policy will be credited as a dividend and the insured may then select any one of the following options:

First. Receive in cash the dividends so apportioned; or,

Second. Apply the dividend to the reduction of the premium then due; or,

Third. If neither of the foregoing options is selected the dividend shall be held to the credit of the policy and be payable in cash at maturity of the policy or be withdrawable in cash at any anniversary of its date.

If the dividends are left to accumulate in accordance with the third option, interest on the amount thereof at the rate of three per cent per annum shall be added thereto at the end of each policy year, and whenever such accumulations together with the reserve under this policy shall equal the net single premium for the benefits hereunder at the attained age of the insured computed upon the same basis as the reserve under this policy, the Company will, upon receipt of a proper request, endorse this policy as fully paid-up.

STATE OF INDIANA—INSURANCE DEPARTMENT.

INDIANAPOLIS, INDIANA.

I hereby certify that the Meridian Life Insurance Compan incorporated and conducts its business under the Indiana Legal serve Compulsory Deposit Law of 1899, and in accordance th with is required to maintain, and does maintain, on deposit this Department, securities equal to the amount of the net value of all its policies as ascertained by valuations made by Department each year.

WILLIAM H. O'BRIEN, Auditor of Stat

In Witness Whereof, The MERIDIAN LIFE INSURANCE C PANY has caused this Policy to be signed by its President Secretary, at its office in the City of Indianapolis, this *10th* of *December,* One Thousand Nine Hundred and *Nine.*

THOS. J. OWENS, *Secretary.* ARTHUR JORDAN, *Presid*

BENEFITS, PRIVILEGES AND CONDITIONS.

THIS POLICY IS ISSUED in consideration of the applicat therefor, which is hereby made a part hereof and a copy of wh is attached hereto, and of the payment on or before the deliv hereof of Three Hundred Sixty-three and 80/100 Dollars, and further payment of a like amount on or before the 10th day December in every year thereafter until Twenty premiums ha been paid to the Company at its Home Office in Indianapolis, diana.

TABLE OF OPTIONS

HEREINAFTER REFERRED TO.

After Pay'm't of Prem's for	Extended Insurance for face of Policy for the term of		Paid-up Insurance. The Company will issue Paid-up Policy for	Cash and Loan Values. The Company will pay in cash or will loan	After Pay'm't of Prem's for	Extended Insurance for face of Policy for the term of		Paid-up Insurance. The Company will issue Paid-up Policy for	Cash a Loan Value The Comp will pay ist or will lo
Yrs.	Years	Days			Yrs.	Years	Days		
3	4	10	$1050	$ 350	12	20	108	$5470	$2570
4	6	67	1570	540	13	21	147	6300	2890
5	8	194	2100	750	14	22	164	6820	3220
6	10	269	2620	970	15	23	140	7350	3560
7	12	287	3150	1200	16	24	229	7880	3950
8	14	257	3670	1440	17	25	337	8410	4350
9	16	122	4200	1700	18	27	200	8940	4760
10	17	290	4720	1970	19	29	338	9470	5200
11	19	40	5250	2260	20	Paid-up		10000	5660

Any unpaid note and other existing indebtedness to the Com pany on account of or secured by this policy reduces the valu above specified in the proportion that such indebtedness bears to th net value of the Extended Insurance, the Extended Insurance bein reduced in amount, not in the term of extension.

The reserve under this policy shall be computed upon the basi of the American Experience Table of Mortality and three and one half per cent. interest. The first year's insurance under this polic is term insurance, purchased by the whole or part of the premiu to be received during the first policy year and the policy shall b valued according to its terms and the laws of the State of Indiana

CASH LOANS.—After three full years' premiums have been paid the Company will loan upon the sole security of this policy, whil in force, within six months from date of written application fo such loan, any sum not in excess of the amount stated in the Tabl

Options to be loaned at the end of the current policy year plus e value of the reserve on any additions hereto; provided that ere shall first be deducted from such loan value any existing in- btedness on or secured by this policy and any unpaid balance of current year's premium, and that interest at the rate of five cent. per annum on the total amount of the loan be paid in ance to the end of the current policy year and that this policy assigned to the Company as security for such loan. Failure to ay any such loan or to pay interest thereon shall not avoid this cy unless the total indebtedness to the Company hereunder shall al or exceed such loan value at the time of such failure, nor il thirty days after notice shall have been mailed by the Com- y to the last known address of the insured and to the assignee, any, if such assignee has notified the Company of his address.

NON-FORFEITURE PROVISION.—If after the premiums for three l years have been paid there shall be a default in the payment of y premium when due, this policy being then in force, the Com- ny, without any action on the part of the insured, will continue s policy in force as paid-up non-participating term insurance for e term specified in the Table of Options for the end of the last s for which full annual premiums shall have been paid, provided t any unpaid note given for a premium and any existing indebt- ss to the Company on account of, or secured by this policy, ill reduce the amount of such Extended Insurance in the ratio of h indebtedness to the net value of such Extended Insurance; or the written request of the insured, made within thirty days after ch default in premium payment, the Company will, upon surren- r of this policy properly receipted, pay to the insured its cash lue as specified in the Table of Options, which shall not be less an the sum which would otherwise be available for the purchase Extended Insurance as aforesaid, or will issue to the insured a id-up non-participating policy for an amount of insurance as ted in said Table, the said cash and paid-up values to be subject any existing indebtedness.

OTHER BENEFITS.—Any paid-up, participating policy issued at e end of the premium paying period, under the provisions of this ntract, or this policy, if continued, will participate annually reafter in the distribution of surplus, and any such policy may be rrendered for its cash value on any anniversary of its date, or e Company will loan at such times an amount not exceeding its serve value in accordance with the Company's rules as herein rovided for loans.

TRUST FUND PRIVILEGE.—When this policy matures as a claim reason of the death of the insured, the amount payable hereun- r, or any portion thereof, not less than One Thousand Dollars, ay be left in trust with the Company during the lifetime of the neficiary, and the Company will pay interest annually upon the ount so left on deposit at the rate of three per cent. per annum, gether with such annual dividend as may be apportioned by the mpany, so long as the amount shall remain on deposit with the mpany. The said trust fund may be withdrawn with accrued terest at any time upon sixty days' notice, thereupon terminating e trust; or upon the death of the beneficiary the amount of said rust fund, with accumulated interest and dividends apportioned, ill be paid to the executors, administrators or assigns of the neficiary.

INSTALLMENT BENEFITS.—INSTALLMENT SETTLEMENTS.—At any me prior to the maturing of this policy as a death claim, provided ere be no assignment of the policy outstanding on the records of e Company, the insured may change the manner of its payment y written notice to the Company, accompanied by this policy for ndorsement thereon, so that in event of his death, the equivalent

of the amount insured shall be payable in any specified numbe equal annual installments according to the following table, whi based upon a policy of $1,000 and will apply pro rata to the am payable under this policy:

Five	annual installments of		$213.99	each,	total guaranteed		$1,0
Ten	"	"	" 116.17	"	"	"	1,1
Fifteen	"	"	" 83.88	"	"	"	1,2
Twenty	"	"	" 67.98	"	"	"	1,3
Twenty-five	"	"	" 58.62	"	"	"	1,4

The first installment shall be payable at the same time that original amount would have been payable under this policy, subsequent installments shall be payable on the succeeding an versaries of the first payment. Unpaid installments can neither assigned nor commuted, and in the event of the death of the be ficiary intestate, any unpaid installments shall be paid to the est of the beneficiary.

SECURITY.—This policy will be secured by a deposit of its legal reserve value with the Insurance Department of the State Indiana, in accordance with the Indiana Legal Reserve Compuls Deposit Law of 1899.

INCONTESTABILITY.—In case of death after one year from d hereof, this policy shall be incontestable except for non-payment premiums, provided the covenants as to military and naval serv in time of war, as provided in the application, shall have been co plied with.

PREMIUMS.—Where Payable.—All premiums are due and p able in advance at the Home Office of the Company. The Compa may, however, designate suitable persons authorized to receive premiums at other places on or before the dates due, but only exchange for the Company's official receipt, signed by the Preside or Secretary and countersigned by the authorized person to wh payment is made. If any premium be not paid when due, this p icy shall be void and all premiums forfeited to the Company exce as herein provided.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any p mium under this policy, except the first, a grace of thirty-one da will be allowed, during which time the policy will remain in for subject to an interest charge at the rate of six per cent. per a num.

REARRANGEMENT OF PAYMENTS.—Upon ten days' notice, pr to the time any premium becomes due, the insured may have t privilege of changing from an annual to semi-annual or to quarte rates, or upon any anniversary of the policy may change fr semi-annual or quarterly to annual rate in payment of premiu Such semi-annual or quarterly payments being made in accorda with the terms of the policy will continue this policy in force for t time specified.

REINSTATEMENT IN EVENT OF LAPSE.—This policy may be rei stated on written application at any time after default in the pa ment of any premium, subject to evidence of good health satisfa tory to the Company, and payment of premiums due to date of r instatement with interest at the rate of six per cent. per annu compounded annually.

INDEBTEDNESS.—Any indebtedness to the Company on accou of this policy, including any of the current year's premium rema ing unpaid, will first be deducted in any settlement under t policy.

ASSIGNMENT.—This policy may be assigned, but the assignment ot be in writing, and the Company shall not be deemed to have owledge of such assignment unless the original or a duplicate reof is filed at the Home Office of the Company and its receipt ly acknowledged. The Company will not assume any responsi- ity for the validity of any assignment.

CHANGE OF BENEFICIARY.—This policy is issued with the ex- ss understanding that the insured may, from time to time dur- its continuance, change the beneficiary or beneficiaries, by filing the Company a written request duly acknowledged, accompa- by this policy, such change to take effect upon the endorsement the same upon the policy by the Company, provided this policy not been assigned, or, if assigned, that all assignments shall e been duly cancelled or released on the books of the Company.

PREMIUM NOTICE.—Notice of each and every payment due or to ome due hereon at the date named is given and accepted by the ivery and acceptance of this policy, and further notice required any statute is hereby waived.

CONSTRUCTION OF CONTRACT.—This policy and the application efor, taken together, constitute the entire contract, which cannot hanged or modified except by consent of the Company duly re- ed by written endorsement hereon over the signature of its sident or Secretary; and the Company shall not be bound by promise or representation affecting this contract made at any e by any person other than the above mentioned Officers of the pany. All statements made by the insured in the application ll, in the absence of fraud, be deemed representations and not rranties. This contract is to be construed under the laws of the te of Indiana, it being agreed that the place of this contract is the Home Office of the Company.

PROOFS OF DEATH.—Proofs of death shall be upon and must y comply with the Company's forms in use at the time of the th of the insured, and settlement shall be made upon receipt of proof of death and of the interest of the claimant and not later n two months after receipt of such proof. If the age of the in- ed is understated, the amount payable hereunder shall be the which the premium paid would have purchased at the correct of the insured.

POLICY IN FORCE.—No obligation is assumed by this Company n this policy until the first premium has been paid, and the pol- duly delivered during the lifetime and good health of the in- ed.

APPLICATION.

I.....hereby apply to the Meridian Life rance Company, of Indianapolis, Indiana, to insure my life, in amount of $.....on the.....plan, annual premium of $.....to be payable in advance, and as inducement to said Company to make said insurance and as a sideration therefor, I hereby make the statements and answers wn below and agree as follows:

1. That the insurance hereby applied for shall not be binding said Company until a policy has been issued and delivered to me d the premium paid to the Company or its duly authorized agent ring my lifetime and good health. 2. That should any policy ued upon this application be issued upon the participating n, in any distribution of surplus the principles and thods which may then be in use by the Company for h distribution, and the Company's determination of the ount belonging to such policy shall be, and the same are rati- d and accepted by me for myself and for every person who shall any time have or claim any interest in such policy. 3. That I

vill not, within one year from the date of any policy issued h
nder, engage in any of the following occupations or employme
handling electric wires or dynamos, the manufacture, handlin
ransportation of inflammable or explosive substances, blas
nining, submarine labor, aeronautic ascensions, service as an
ploye on any railroad train or engine (passenger conductor, exp
nessenger or mail service excepted) or in coupling or switc
ars, or on a steam or sailing vessel, and that any such trave
mployment or labor or occupation, within said year, shall wo
orfeiture of all rights under any policy issued hereon, unless
written consent of the Company shall be first obtained. 4. T
leath by my own hand or occasioned by my own act, whether
ntary or involuntary, whether I be sane or insane, or whe
eath be intended or anticipated as the result of such act, or in
equence of actual or attempted violation of law, within one
rom the date of any policy issued hereunder, shall invalidate
nsurance and forfeit the premium payments to the Company.
That active service in the army or navy in time of war shall
alidate the insurance unless a permit for such service shall h
een endorsed upon the policy by the Company. 6. That h
much as only the Company at its home office in the City of Ind
polis has authority to determine the terms and conditions u
which a policy shall issue on any application, that no stateme
romises or information made or given by or to the person soli
ng or taking this application for a policy, or by or to any o
erson, shall be binding on the Company or in any manner affect
ights, unless such statements, promises or information be redu
o writing and presented to the Company in this application; t
his application (part I and part II) and any policy issued on
ount hereof, taken together, shall constitute the entire contract
ween the parties thereto which shall at all times be held to b
een made at Indianapolis, Indiana, and shall in all respects be
ermined in accordance with the laws of the State of Indiana.

MEDICAL EXAMINER'S FORM.

AGREEMENT.—In making this application for insurance on
ife to the Meridian Life Insurance Company of Indianapolis,
liana, I hereby declare and agree, 1st, that all the statements
nswers in this application (in the part marked Part I, as well
hose made to the Medical Examiner in the part marked Part
re hereby declared to be true, full and complete, and are offe
o the Company as a consideration for the contract of insura
nd. That any physician may disclose to the Meridian Life In
nce Company, its successors or assigns, any facts or informa
ommunicated to or acquired by him as my physician, and I wa
ny and all provisions of law which now, or may hereafter, e
exempting or prohibiting any physician from disclosing any f
cquired in any professional capacity or rendering such physi
ncompetent as a witness.

D PREMIUMS LIFE NON-PARTICIPATING POLICY.

. 99,999. AGE, 35.
OUNT, $10,000. ANNUAL PREMIUM, $297.60.

ETROPOLITAN LIFE INSURANCE COMPANY.

INCORPORATED AS A STOCK COMPANY BY THE STATE OF NEW YORK.

In Consideration of the application for this Policy, copy of ch application is attached hereto and made part hereof and the payment of the annual premium of *Two Hundred and ty-seven* Dollars and *Sixty* Cents, the receipt of which is by acknowledged, and of the payment of a like amount upon *First* day of *January* hereafter until *Twenty* full years' miums shall have been paid or until the prior death of the red, promises to pay at the Home Office of the Company the City of New York upon receipt at said Home Office due proof of the death of *John Doe*, herein called the In-d, *Ten Thousand Dollars*, less any indebtedness hereon to Company and any unpaid portion of the premium, for the current policy year upon surrender of this Policy, properly ipted, to *Mary Doe, wife of the Insured*, beneficiary, with right of revocation.

CHANGE OF BENEFICIARY.—When the right of revocation has reserved, the Insured, if there be no existing assignment of Policy, made as herein provided, may, while the Policy is in , designate a new beneficiary with or without reserving right vocation by filing written notice thereof at the Home Office of Company, accompanied by the Policy for suitable endorsement on. Such change shall take effect upon the endorsement of ame on the Policy by the Company. If any beneficiary, under r a revocable or irrevocable designation, shall die before the red the interest of such beneficiary shall vest in the Insured.

PAYMENT OF PREMIUMS.—Except as herein provided the pay-t of a premium or instalment thereof shall not maintain the cy in force beyond the date when the next premium or instal-t thereof is payable.

All premiums are payable in advance at said Home Office or to agent of the Company upon delivery, on or before date due, of a pt signed by the President, Vice-President, Secretary or Actu- of the Company and countersigned by said agent.

A grace of thirty-one days shall be granted for the paymen every premium after the first during which time the insurance s continue in force. If death occur within the days of grace the paid portion of the premium for the then current policy year s be deducted from the amount payable hereunder.

RESTRICTIONS.—The Company shall be released from all lia ity under this Policy if the Insured shall, within one year from issue hereof, become engaged in or connected in any manner the manufacture or sale of ale, wine, beer or liquor, unless so gaged at the date hereof and so stated in the application for Policy. If the Insured within one year from the issue hereof by his own hand or act, whether sane or insane, the Company s not be liable for a greater sum than the premiums which have received on this Policy.

No agent is authorized to waive forfeitures or to make, mo or discharge contracts, or to extend the time for paying a. premi

NON-PARTICIPATION.—This Policy is not entitled to partici in the profits or divisible surplus of the Company.

INCONTESTABILITY.—This Policy (and the application there constitutes the entire contract between the parties and shall be contestable after two years from the date of its issue, except non-payment of premiums.

All statements made by the Insured shall, in the absenc fraud, be deemed representations and not warranties, and no statement shall avoid this Policy or be used in defense of a cl hereunder unless it is contained in the written application ther and a copy of such application is securely attached to this Po when issued.

If the age of the Insured has been misstated, the amount able hereunder shall be such as the premium paid would have chased at the correct age.

The Insured hereunder may engage in Military or Naval vice in any State or Country without notice to the Company without extra premium charge.

ASSIGNMENT.—No assignment of this Policy shall be bi ing upon the Company unless it be executed upon blanks furni by the Company and filed with the Company at its Home O in the city of New York. The Company assumes no responsibi as to the validity of any assignment.

OPTIONS ON SURRENDER OR LAPSE.—Upon failure to pay premium or any part thereof when due, this Policy, except as ot wise provided herein, shall immediately lapse. If, however, lapse occur after three full years' premiums shall have been p the owner hereof, provided there be no indebtedness hereon, sh upon written request filed with the Company at its Home Office gether with the presentation of this Policy for legal surrender for endorsement within three months from the due date of premi in default, be entitled to one of the following options:

First—A cash surrender value, or the mathematical equivalent reof, namely,

Second—To have the insurance continued for its original ount as term insurance from due date of premium in default, hout participation and without the right to loan, but with a h surrender value decreasing each year and ceasing entirely n the expiry of the extension term, which value shall be the reserve at the date of surrender, or

Third—To have the insurance continued for a reduced amount non-participating paid-up insurance, payable at the same time under the same conditions as this Policy, which paid-up insur-e, shall have an increasing cash surrender value equal to the reserve at the date of surrender, or a loan value up to the limit the cash surrender value, with interest payable in advance to end of the policy year at the rate of five per centum per an-n. The Company in its discretion may defer the payment of cash value for a period not exceeding ninety days after the lication therefor is received by the Company.

If the owner shall not, within three months from due date of ium in default, surrender this Policy to the Company at its e Office for a cash surrender value or for endorsement for insurance or paid-up insurance as provided in the above op-, the insurance shall be continued for a reduced amount of d-up insurance as provided in the third option.

The values set forth in the Table of Guaranteed Loan Values Surrender Options for the respective years have been calcu-d on the American Experience Table of Mortality with inter-at the rate of three and one-half per centum per annum after ucting from the entire reserve a surrender charge not exceed-in any case two and one-half per centum of the face of the cy, except that after the time for which premiums are payable stated on the first page hereof, no deduction has been made n the reserve in calculating the values. Upon request of the ured, values for years after the twentieth will be furnished d on the full reserve without surrender charge.

Should surrender or default be at any other time than at the iversary date of the Policy, the values will be adjusted on ac-nt of the fractional part of the current annual premium actually before default.

Any indebtedness to the Company under this Policy will be de-ted from the cash value; and such indebtedness will also re-e the amount of paid-up insurance or the amount continued as n insurance in such proportion as the indebtedness bears to the h value at due date of premium in default.

LOANS.—At any time after three full years' premiums have n paid and while this Policy is in force, the Company will loan he sole security thereof up to the limit secured by the cash sur-der value, upon the execution of a proper loan agreement and on per and lawful assignment and delivery of this Policy. The n will bear interest at the rate of five per centum per annum l may be repaid at any time while the Policy is in force. If in-est be not paid when due, it shall be added to the principal, pro-d the entire outstanding indebtedness shall be within the limit ured by the cash surrender value; otherwise, non-payment of rest shall render the Policy null and void after one month's no-shall have been mailed by the Company to the last known ad-s of the Insured and of the assignee of record if any. After expiration of the premium payment period interest in advance the end of the policy year will be required. At the option of the pany, the loan may be deferred for a period not exceeding ty days, after application therefor is received by the Company, less such loan is to be applied solely to the payment of a current mium hereunder.

TABLE OF GUARANTEED LOAN VALUES AND SURRENDER OPTIONS.

No deduction from these figures will be made for surrender charge

End of Year	Cash Value or Loan Value	Paid-up Life Insurance	Term Insurance Continued for Yrs.	Mos.	End of Year	Cash Value or Loan Value	Paid-up Life Insurance	Te Insu Cont f Yrs.
3	$ 490	$1240	5	8	13	$2950	$ 6070	21
4	680	1680	7	9	14	3270	6570	22
5	870	2110	9	11	15	3600	7070	23
6	1080	2560	11	10	16	3930	7560	24
7	1290	3020	13	8	17	4280	8060	25
8	1540	3530	15	6	18	4700	8660	27
9	1800	4030	17	2	19	5170	9320	29
10	2080	4550	18	7	20	5660	10000	Li
11	2360	5060	19	10	25	6270	10000	Li
12	2650	5570	20	10	30	6890	10000	Li

The Cash Value or Loan Value at any time other than end of the policy year (provided the full year's premium has paid) shall be the value at the end of the current policy year, counted at the rate of five per centum per annum.

REINSTATEMENT.—Unless the cash value has been paid or extension period has expired, this Policy, upon evidence of in ability satisfactory to the Company, may at any time be reinst by payment of arrears of premiums with interest at five per cen per annum; any loan which existed at date of default, together interest at the same rate to the date of reinstatement to be, at option of the owner on application for such reinstatement, ei repaid in cash or continued as an indebtedness against the Po

MODES OF SETTLEMENT.—The Insured or the owner, by wri notice to the Company at its Home Office, may elect, and in cas such election has been made prior to the death of the Insured, beneficiary may elect, to have the whole or any part of the sum payable under this Policy upon the death of the Insured either in cash or as follows:

(1) By the payment of interest at the rate of three and half per centum of such net sum payable at the end of each during the lifetime of the beneficiary, and by the payment upon death of the beneficiary of the said net sum, together with any crued interest for the year then current, unless otherwise dire in said notice, to the beneficiary's executors, administrators or signs.

(2) By the payment of equal annual instalments for a sp fied number of years, the first instalment being payable immedi ly, in accordance with the following table for each one thous dollars of said net sum.

(3) By the payment of equal annual instalments payable the beginning of each year for a fixed period of twenty years for so many years longer as the beneficiary shall survive, in cordance with the following table for each one thousand dollars said net sum.

Any instalments payable under (2) or (3) which shall not h been paid prior to the death of the beneficiary shall, unless oth wise directed in said notice, be paid to the beneficiary's execut administrators or assigns.

In lieu of annual instalments, semi-annual, quarterly, or mon ly payment thereof in proportionate parts may be elected provid that no such proportionate payment be for less than twenty-five d lars.

This Policy shall be surrendered and a supplementary non-participating contract will be issued for the option elected.

Unless otherwise specified by the owner or by the beneficiary making such election, the supplementary contract on legal release thereof may be at any time surrendered for the commuted value of the stipulated instalments yet to be paid on the basis as provided under option (2), or for the commuted value of any of the twenty instalments then remaining unpaid under option (3); the commuted value to be the amount as calculated by the Company on the basis of three and one-half per cent. compound interest.

TABLE OF INSTALMENTS FOR EACH $1000.

OPTION (2)			OPTION (3)					
Amount of Each Instalment.	Number of Annual Instalments.	Amount of Each Instalment.	Age of Beneficiary at Death of Insured.	Amount of Each Instalment.	Age of Beneficiary at Death of Insured.	Amount of Each Instalment.	Age of Beneficiary at Death of Insured.	Amount of Each Instalment.
$1000 00	16	$79 88	10 and under	$43 24	30	$48 36	50	$59 56
508 60	17	76 38	11	43 40	31	48 76	51	60 24
344 86	18	73 26	12	43 58	32	49 16	52	60 92
263 04	19	70 48	13	43 76	33	49 60	53	61 58
214 00	20	67 98	14	43 94	34	50 04	54	62 22
181 32	21	65 74	15	44 14	35	50 52	55	62 84
158 02	22	63 70	16	44 34	36	51 00	56	63 44
140 56	23	61 86	17	44 54	37	51 50	57	64 00
127 00	24	60 16	18	44 78	38	52 02	58	64 54
116 18	25	58 62	19	45 00	39	52 58	59	65 04
107 34	26	57 20	20	45 24	40	53 14	60	65 50
99 98	27	55 90	21	45 50	41	53 72	61	65 92
93 78	28	54 68	22	45 76	42	54 32	62	66 30
88 48	29	53 56	23	46 04	43	54 92	63	66 64
83 90	30	52 54	24	46 32	44	55 56	64	66 94
.....	.....	.....	25	46 64	45	56 20	65	67 20
.....	.....	.....	26	46 94	46	56 86	66	67 40
.....	.....	.....	27	47 28	47	57 54	67 and over	67 50
.....	.....	.....	28	47 62	48	58 20	.....	.....
.....	.....	.....	29	47 98	49	58 88	.....	.....

In Witness Whereof, The METROPOLITAN LIFE INSURANCE COMPANY has caused this Policy to be executed this *first* day of *January, 1912.*

JOHN R. HEGEMAN,
President.

NOTICE TO POLICY-HOLDER.

Payments are invalid unless made in exchange for an official Home Office receipt signed by an Executive Officer (President, Vice-President, Secretary or Actuary) of the Company and countersigned by the Company's Cashier at the Home Office or the Superintendent of the District.

Fee proposed.

THE COMPANY'S AGENTS HAVE NO AUTHORITY to waive forfeit alter or amend the contract, to accept premiums in arrears o extend due date of such premiums.

PRIVILEGE OF VOTING FOR DIRECTORS. The holder of this Po while it remains in force, after one year from its date, will h a right to vote, either in person, or by proxy or by mail, at election of Directors of the Company, which is held in New York the second Tuesday in April each year. For particulars how vote, apply to the Secretary, No. 1 Madison Avenue, New York C

Notify the Home Office, 1 Madison Avenue, New York City any change in your address, and give the Policy number in communication to the Company.

APPLICATION.

IT IS AGREED that inasmuch as only the Officers at the H Office of the Company in the City of New York have authorit determine whether or not a policy shall issue upon this appl tion, and as they act on the written statements, answers and a ments herein made, no statements, promises or information mad given by or to the person soliciting or taking this application a policy, or by or to any other person, shall be binding on the C pany or in any manner affect its rights, unless such stateme promises or information be reduced to writing and presented to Officers of the Company at the Home Office.

And it is further declared and agreed that the foregoing statem and answers, and also the statements and answers to the Medical Exam are correct and wholly true, and that they shall form the basis of the tract of insurance if one be issued.

It is further agreed that the Company shall incur no liability under application until it has been received, approved, and the policy issued delivered and the full first premium stipulated in the policy has actu been paid to and accepted by the Company during the lifetime of the proposed.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE that the application to the Metropolitan Life In ance Company for an Insurance on my life was signed by me, and th renew and confirm my agreements therein as to the answers given to Medical Examiner, and I hereby declare that the said answers are corre recorded hereon.

)-PAYMENT (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE NONPARTICIPATING POLICY.

o. 99,999. AGE 35

MOUNT, $10,000. ANNUAL PREMIUM, $301.40

THE MICHIGAN MUTUAL
LIFE INSURANCE COMPANY

Hereby Agrees and promises to pay the sum of *Ten Thousand* *llars*, the amount of this Policy, at its Home Office, in the City Detroit, (any balance of the current year's premium and any ebtedness of the insured or beneficiary to this company being st deducted therefrom.) When it has received due proofs of e death of *John Doe*, of *Detroit*, County of *Wayne*, State of *ichigan*, whose life is hereby insured for the term of one year om the date hereof, subject to the conditions contained herein: at the time the application is made, the insured has therein served the right to change the beneficiary; this policy will be yable to the person last designated under that right. Subject to e above provision, the sum insured is payable to *his wife, Mary* *ne, if living; if not living, then to his* administrators, executors assigns. This policy is issued in consideration of the applica- n therefor, a copy of which is attached to and is made a part this contract, the same being accepted by the insured on the llowing conditions: The *Annual* premium of *Three Hundred* *d One and* 40/100 Dollars shall be paid in advance to the Com- ny at its Home Office in the City of Detroit, or to its author- ed agents, on delivery of this policy. This policy shall not take fect unless the first premium is paid in cash or a note for ex- nsion of time for such payment is accepted by the Company at s Home Office at Detroit, Michigan, nor unless the insured be good health at the time of its delivery to him. At the expira- on of the year for which insurance hereunder is provided, this olicy will be converted without new medical examination into a ontract of insurance for life by payment to the Company of the m of *Three Hundred, and One and* 40/100 Dollars on or before elve o'clock noon on the *First* day of *January*, 1909, and of a

like sum on the same date of each succeeding year dur *Eighteen* years or until the death of the insured, should that ev sooner occur; and if so converted this policy shall be valid continue as a whole life contract beginning on the *First* day *January*, 19*09*, and the sum hereby insured shall be due and p able to the legal beneficiary herein whenever due proofs of death of the insured are received by the Company. All p miums upon this policy shall be paid in advance either at Home Office of the Company or to an authorized agent of Company upon delivery of a receipt signed by the President Secretary.

LOAN.—After three full years' premiums have been paid, Company will, at any time while this policy is in force, adva upon proper assignment of the policy and upon the sole secu thereof a sum equal to (or, at the option of the insured, less th the reserve on this policy at the end of the current year; (such seve being computed upon the basis of the American Experie Table of Mortality with three and one-half per cent interest) les sum not more than two and one-half per cent of the amount sured by the policy, first deducting from said loan value any paid balance of the current year's premium and any other exist indebtedness to the Company on account of this policy.

Interest on said loan will be charged at the rate of five cent per annum payable in advance to the end of the current po year and semi-annually thereafter.

The Company, at its option, may defer completion of the l for six months after application therefor is made.

Failure to repay any such loan or interest will not void policy unless the total indebtedness thereon, to the Company, eq or exceeds the loan value of the same, nor until one month a notice has been mailed, by the Company, to the last known dress of the insured and his assignee, if any.

EXTENDED INSURANCE.—If the premiums are not paid as p vided herein, then in every such case the Company shall not liable for the sum insured and the policy shall cease and de mine, excepting only that if default be made in the payment of premium *after* three full years' premiums have been paid and th be no indebtedness on account of this policy, the full amount this policy will be carried as Non-Participating Term Insurance such a period as the reserve of the policy (computed upon the th and one-half per cent American Experience Table of Mortality) a sum, not more than two and one-half per cent of the amount sured, will pay for when used as a net premium.

If there is any loan or other indebtedness against the po at the time of default, the value that otherwise would be used puchase extended insurance will be reduced by the amount of loan or indebtedness, with interest, and the remainder used a net premium to purchase Non-Participating Term Insurance for amount equal to the face of the policy less such indebtedness.

This Non-Participating term insurance shall be subject to the conditions of this policy, except as to the payment of premiu and except the right to loans and surrender values.

PAID-UP INSURANCE.—In lieu of the Extended Insurance here-
efore provided for, after the payment of three full years' pre-
ums and default in the payment of any subsequent premium, the
hured may, by return of the policy with a written request to the
mpany within one month after such default, have the policy
nged as Paid-up Non-participating insurance for a fractional part
the sum insured, according to the table of values endorsed here-
The amount of such Paid-up Non-participating insurance will
endorsed upon the policy, and shall be at least equal in value
the extended insurance above provided for. All values after the
year not endorsed in the table of paid-up insurance hereon,
not be less than the equivalent of the full reserve of this policy
ording to the Michigan standard of valuation.

CASH VALUE.—After premiums have been paid for three full
rs, if default be made in the payment of any subsequent pre-
m and this policy be surrendered fully receipted by the insured
beneficiary within one month after such default, the Company
pay for such surrender an amount at least equal to the sum
would otherwise be available for the purchase of Extended
rance as hereinbefore provided.
The amount of this Cash Value is shown in the table printed
m and payment of the same may be deferred not longer than
months after application for it is made. Cash values after the
year not endorsed upon this policy will not be less than the
reserve of this policy according to the Michigan standard of
ation.

RESTORATION OF POLICY.—If this policy shall not have been
rendered to the Company and cancelled, it may be reinstated
written application within three years after the non-payment of
premium, subject to evidence of insurability satisfactory to
Company and the payment of arrears of premium with five per
. interest and the repayment or renewal of any indebtedness
tanding at the time of default in the payment of premiums,
interest.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been
force one year, a grace of one month will be allowed for the
ment of any premium due thereon, during which period, this
cy shall remain in force for the full amount; but in the event
the death of the insured during such term of grace the full pre-
m for the then current policy year, or any unpaid balance
reof, shall be deducted from the amount payable under the
cy.

INCONTESTABLE PROVISION.—This policy with a copy of the ap-
ation attached shall constitute the entire contract between the
ties thereto and shall be incontestable after two years from
, except for infraction of the provisions for the payment of
miums, for military or naval service in time of war, or for
d.
If the age of the insured is misstated, the Company will be
le only for such an amount as the premium received would
e paid for at the rates charged by the Company at this date
persons of the insured's real age.
No agent has power to change the terms of this contract nor
xtend the time for the payment of any premium.
IT IS UNDERSTOOD AND AGREED that when the first premium has
n paid the insurance under the terms and conditions of this
ntract shall commence and take effect from the day and date of
s policy.

ASSIGNMENTS.—If this policy is assigned or held as security,
itten notice shall be given to the Company, and proof of interest
duced with proof of death.

The Company will take no responsibility as to the validit any assignment.

NON-PARTICIPATING.—This policy shall not participate in distribution of surplus.

CHANGE OF BENEFICIARY.—If the right has been reserved in application for this policy, the insured may, providing this p has not been assigned, change the beneficiary or beneficiarie any time by filing with the Company a written request acknowledged and accompanied by this policy; such change to effect upon the endorsement of the same upon the policy by Company.

TABLE OF LOAN VALUES, CASH VALUES, PAID-UP AND EXTE INSURANCE.

Policy Year.	Loan or Cash Value.	Paid-up Insurance.	Extended Insurance.		Policy Year.	Loan or Cash Value.	Paid-up Insurance.	Exten Insura	
			Yrs	Days.				Yrs.	D
3	$360	$1090	3	158	14	$3350	$6900	22	
4	510	1630	5	301	15	3700	7420	23	
5	730	2170	8	92	16	4070	7930	24	
6	960	2700	10	213	17	4450	8450	25	
7	1200	3240	12	260	18	4840	8960	26	
8	1470	3770	14	260	19	5240	9480	27	
9	1760	4300	16	166	20	5650	10000	Life.	
10	2060	4820	17	350	25	6270	.....	.....	
11	2370	5350	19	97	30	6880	.....	.....	
12	2680	5870	20	153	35	7470	.....	.....	
13	3010	6390	21	163	40	8000	.....	.....	

INSTALMENT BENEFITS.—In lieu of payment in one sum, insured, by written request, while this policy is in force, may e to have the proceeds made payable either in a limited numbe annual instalments or in annual instalments continuous during life of the beneficiary. Such request will become operative u appropriate endorsement on the policy by the Company and amount of the instalments will be based upon the sum pay under the policy and will be determined from the tables gi below.

The first instalment will be paid immediately upon receipt approval of proof of death of the insured and subsequent ins ments annually thereafter.

LIMITED INSTALMENT TABLE FOR EACH $1,000 OF INSURANCE

Number of Instalment.	Amount of each Instalment.	Number of Instalment.	Amount of each Instalment.	Number of Instalment.	Amount each Instalme
1	$1000 00	11	$104 93	21	$62 96
2	507 39	12	97 54	22	60 92
3	343 23	13	91 29	23	59 04
4	261 19	14	85 94	24	57 32
5	212 00	15	81 33	25	55 76
6	179 23	16	77 29	26	54 31
7	155 83	17	73 74	27	52 97
8	138 31	18	70 59	28	51 74
9	124 69	19	67 78	29	50 60
10	113 82	20	65 26	30	49 54

CONTINUOUS INSTALMENT TABLE.

ge of Beneficiary at death of insured and amount of each instalment for each $1,000 payable in one sum.

ge.	Amount.	Age.	Amount.	Age.	Amount.	Age.	Amount.	Age.	Amo'nt.
0	$39 52	21	$41 95	32	$45 83	43	$51 81	54	$59 33
1	39 76	22	42 22	33	46 27	44	52 46	55	59 97
2	39 89	23	42 53	34	46 74	45	53 12	56	60 58
3	40 08	24	42 84	35	47 23	46	53 80	57	61 16
4	40 28	25	43 16	36	47 73	47	54 50	58	61 71
5	40 49	26	43 49	37	48 26	48	55 19	59	62 24
6	40 71	27	43 84	38	48 80	49	55 89	60	62 71
7	40 95	28	44 21	39	49 36	50	56 60	61	63 15
8	41 18	29	44 59	40	49 95	51	57 30	62	63 54
9	41 43	30	44 98	41	50 55	52	57 98	63	63 89
0	41 69	31	45 40	42	51 17	53	58 67	64	64 19

TWENTY INSTALMENTS WILL BE PAID CERTAIN, and should the eficiary die before the full twenty instalments have been paid, remainder of such twenty instalments may, if desired, be mmuted at the rate of three and one-half per cent.

In Witness Whereof, THE MICHIGAN MUTUAL LIFE INSURCE COMPANY has caused this policy to be signed by its Presint and Secretary at its office in the City of Detroit, this *First* y of *January*, A. D. One Thousand Nine Hundred and *Eight*.

F. MOORE,
Secretary.

O. R. LOOKER,
President.

This policy contains all the standard provisions required by e laws of Michigan.

Do not pay premiums on this policy unless you receive at the me a receipt therefor, over the printed name of the President of e Company, and countersigned by the Collector. No other form receipt is valid or authorized by the Company.

APPLICATION.

12. Do you reserve the right to change the beneficiary at any me if the policy be not then assigned. Ans. (Yes or no).....
d I agree for and on behalf of myself and the beneficiaries above med or hereafter designated, that if such right is exercised it all be in the manner provided by the policy to be issued under s application, and then payment to the beneficiary or beneiaries last designated by such change, shall be in full satisfaction d discharge of said policy.

I HEREBY DECLARE AND REPRESENT. That the above are true swers to the foregoing questions, and I hereby agree that these atements, whether written by my own hand or not, shall form e basis of the contract for the policy of insurance hereby applied r, and that any fraudulent answers, any suppression of facts in gard to my health, habits, occupation or circumstances, or neglect pay the premium on or before the day it becomes due, as specied in said policy, shall void the policy and forfeit all payments ade thereon, except as provided in the policy.

I hereby agree that the policy shall not take effect unless first premium is paid in cash to the Company or its autho agent, or a note for extension of time for such payment is acce by the Company at its Home Office in Detroit; nor unless I alive and in good health at the time of its delivery.

And I further agree that if the first or any subsequent mium on the policy shall be settled wholly or in part by not other obligation, whether of the beneficiary, myself, or any t party, such settlement shall not be deemed a payment, but onl extension of the time for the payment of such premium; an such note or other obligation, or any renewal thereof, shall no fully paid when due, then, for any loss occurring while such not other obligation remains due and unpaid, the Company shall no liable, but the whole amount of the premium included in such or other obligation shall be considered as earned and the Com may collect the same.

I also agree for myself and for all who may be intereste claimants under any policy issued upon this application, th will not engage in any Military or Naval service in time of and that should I commit suicide within two years next follo the date of issue of any such policy issued hereon (whether or insane at the time of such act), that in that event the am then payable under said policy shall be only the amount of legal reserve upon such policy, computed in accordance with statutes of the State of Michigan.

I also agree for myself and for all who may be intereste claimants under any policy issued upon this application, that if replies to the foregoing questions are written in by a represe tive of the insuring company, it is done with the distinct u standing and guarantee by me that such replies are dictated me; that I have carefully reviewed the same; that they are correctly recorded herein; and I also further agree that any st ments or representations made by me or any other person to representative in connection with this application for life insur will not be binding upon the said insurance company unless same are expressly stated herein.

All statements made by me in the application for this po shall, in the absence of fraud, be deemed representations and warranties.

I also understand and agree that no agent has power to cha the terms of this contract nor to extend the time for the payn of any premium.

It is also understood that the payment of any note or obli tion received under the terms of this application shall, in no m ner whatsoever, be contingent upon any conditions not expre in such note or obligation.

MEDICAL EXAMINER'S FORM.

I have reviewed and understand all of the above questions answers thereto, and they are hereby made part of my applica for insurance in the MICHIGAN MUTUAL LIFE INSURANCE COMPA and I hereby declare said answers and each of them, as written be full, complete and true, that I am the person described above in Part I of this application, that the application was signed by and that the answer to each question in Parts I and II of my ap cation was hereon recorded in writing before I signed the same.

) PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE POLICY.

Incorporated under the Laws of the State of Michigan.

o. 99999. AGE 35.

MOUNT $10,000.00. ANNUAL PREMIUM $381.30.

MICHIGAN STATE LIFE INSURANCE COMPANY

OF DETROIT, MICHIGAN.

Agrees to Pay *Ten Thousand* Dollars immediately on receipt due proofs of the death, during the continuance of this Policy, *John Doe*, the Insured, to *Mary Doe, wife*, of the Insured, if ing, otherwise to the Insured's executors, administrators or igns, subject to the right of the Insured to change the bene-ary or beneficiaries as hereinafter provided.

This Policy of Insurance is issued in consideration of the plication herefor, a copy of which is attached hereto and made part hereof, and of the payment in advance of *Three Hundred ghty-one and 30/100* Dollars, which is the premium for term urance for the year ending on the *Fifteenth* day of *January, 13*, and of the further payment of *Three Hundred Eighty-one d 30/100* Dollars, as a renewal premium, on or before the *fteenth* day of *January* in each year thereafter until premiums r *Twenty* policy years, including the first, shall have been paid, until the prior death of the Insured.

INCONTESTABLE AND UNRESTRICTED.

This Policy is unrestricted as to travel, residence or occupation, d shall be incontestable after one year from date of issue, except r non-payment of premium. No permit or extra premium will be quired for military or naval service in time of war or in time of ace.

REMIUMS ON THIS POLICY WILL BE PAID BY THE COMPANY IF THE INSURED IS WHOLLY DISABLED.

At any time after one full annual payment shall have been ide and before default in the payment of any subsequent pre-um, if the Insured prior to attaining the age of sixty years shall nish to the Company satisfactory proof that he has become olly disabled by bodily injuries or disease and is and will be per-nently, continuously and wholly prevented thereby for life from rsuing any and all gainful occupations, the Company by an en-rsement in writing upon this Policy will agree to pay for the sured the subsequent annual premiums, if any, as they shall be-me due. In any such case the premiums so paid shall not be a n on this Policy and the cash loans and the values of this Policy the schedule on the second page hereof shall increase in the same nner as if the premiums were being paid by the Insured. Pro-ded, however, that as often as required by the Company the In-red shall furnish satisfactory proof of the continuance of the dis-bility; that should the Insured so far recover as to be able to en-ge in any gainful occupation, he shall then resume payment of ubsequent premiums as originally provided in this Policy.

If the Insured shall furnish satisfactory evidence of like t and permanent disability occurring after he shall have attained age of sixty years the Company will, without further action on part of the Insured, allow the subsequent premiums, if any, to cumulate, without interest, as an indebtedness on this Policy. such case the cash loans and the values of this Policy in the sch ule on the second page hereof shall increase in the same manne if premiums were being paid by the insured.

PARTICIPATION.

This Policy shall participate in the surplus earnings of the Comp accruing to policies of this class and its portion of the divisible plus shall be ascertained by the Company and distributed at the end each five year period thereafter.

DIVIDEND OPTIONS.

Dividends shall, at the option of the owner of this Policy, either

(1) Paid in cash, or

(2) Applied toward the payment of any premium or i miums, or

(3) Applied to the purchase of paid-up additions to the Pol or

(4) Left to accumulate to the credit of the Policy with in est at three and one-half per centum per annum and payable at maturity of the Policy, but withdrawable on any anniversary of Policy.

Unless the owner of this Policy shall elect otherwise wit three months after the mailing by the Company of a written no requiring such election, the dividends shall be applied as speci in option (4).

This Policy may be converted into a FULLY PAID-UP PA TICIPATING POLICY for its FACE AMOUNT, whenever the serve on the original policy and on any paid-up additions ther together with the value of such other dividend accumulations may be to the credit of this Policy, shall equal the net single p mium therefor.

This Policy may be MATURED AS AN ENDOWMENT for FACE AMOUNT, whenever the reserve on the original policy on any paid-up additions thereto, together with the value of s other dividend accumulations as may be to the credit of this Pol shall equal the said face amount.

LOANS.

After three full years' premiums have been paid, the Comp at any time, while this Policy is in force, will advance, on pro assignment of this Policy by all the parties in interest thereun and on the sole security thereof, at a rate of interest not gre than six per centum per annum, which interest if not paid annu in advance shall be added to the principal and bear the same of interest, a sum equal to, or, at the option of the owner of Policy, less than, the loan value stated in the table of loans be together with the cash value of any dividend additions hereto, c puted according to the American Experience Table of Mortality interest at the rate of three and one-half per centum per annum

The Company, however, will deduct from such loan value existing indebtedness to the Company on this Policy and any paid balance of the premium for the current Policy year, and n collect interest in advance on the loan to the end of the current icy year. Such loan may be deferred by the Company for not ceeding six months after the application therefor is made. Fail to repay any such advance or to pay interest shall not avoid Policy unless the total indebtedness hereon to the Company s equal or exceed such loan value at the time of such failure and til one month after notice shall have been mailed by the Company

e last known address of the Insured and of the assignee, if any. o conditions other than as herein provided shall be exacted as a erequisite to any such advance.

OPTIONS ON SURRENDER OR LAPSE.

After this Policy shall have been in force three full years the wner, within one month after any default, may elect one of the ethods of surrender settlement shown in the table of loan and rrender values below, namely: (a) To accept the value of this olicy in cash, or (b) to have the insurance continued in force from te of default, without future participation and without the right loans, for its face amount, including any outstanding dividend ditions, less any indebtedness to the Company hereon, or (c) to rchase non-participating paid-up insurance, payable at the same me and on the same conditions as this Policy. Payment of the lue of the Policy in cash may be deferred by the Company for not ceeding six months after application therefor is made. The term r which the insurance will be continued or the amount of paid-up olicy will be such as the cash value of the option, after deducting indebtedness and adding the reserve value of any dividend addi- s, will purchase as a net single premium at the attained age of e Insured according to the American Experience Table of Mortal- y and interest at the rate of three and one-half per centum per nnum. If the owner shall not, within one month from default, sur- der this Policy to the Company at its Home Office for a cash rrender value or for paid-up insurance as provided in options (a) (c), the insurance will be continued as provided in option (b).

The figures in the following table are computed upon the as- mption that there is no indebtedness on the Policy and that there e no out-standing dividend additions.

TABLE OF LOAN AND SURRENDER VALUES.

(a) Cash or Loan Value	(b) Paid-up Continued Insurance		(c) Paid-up Life Policy	At End of Year	(a) Cash or Loan Value	(b) Paid-up Continued Insurance		(c) Paid-up Life Policy
	Yrs.	Mos.				Yrs.	Mos.	
$ 430	4	6	$1090	12	$2790	20	2	$5870
650	6	10	1630	13	3110	21	3	6380
890	9	2	2170	14	3430	22	3	6900
1130	11	5	2700	15	3770	23	2	7420
1380	13	5	3230	16	4120	24	1	7930
1650	15	2	3770	17	4490	25	2	8440
1920	16	8	4300	18	4880	26	5	8960
2200	18	0	4820	19	5250	27	11	9480
2490	19	2	5350	20	5660	Paid up		10000

The reserve on this Policy and the above values are based upon American Experience Table of Mortality with three and one- f per centum interest; values for later years, which will be com- ed upon the same basis, will be furnished upon request. Due owance will be made in the values for any portion of a year's emium paid over and above the full number of years' premiums dicated.

GENERAL PRIVILEGES AND CONDITIONS.

GRACE.—A grace of one month, subject to an interest charge at rate of six per centum per annum, shall be granted for the pay- nt of every premium after the first, during which month the in- rance shall continue in force. If the Insured shall die during the onth of grace the overdue premium will be deducted from any ount payable hereon in any settlement hereunder.

PAYMENT OF PREMIUMS.—Premiums after the first year may be id either annually, semi-annually or quarterly in accordance with e Company's rate therefor and the insured may change the mode of

premium payment at any time prior to the date when the next
mium becomes due by filing with the Company a written reques
such change on the Company's form. Except as herein provided
payment of a premium or instalment thereof shall not mai
this Policy in force beyond the date when the next premium o
stalment thereof is payable. All premiums are payable in adv
at the Home Office of the Company, or to an agent of the Com
upon delivery of a receipt signed by the President or Secretary
countersigned by said agent.

REINSTATEMENT.—In case this Policy is surrendered, auto
ically or otherwise, for either a paid-up policy or continued i
ance, it may be reinstated within three years from date of such
render upon evidence of insurability satisfactory to the Comp
payment of all premiums that would have been paid in the inte
ing time if no default had been made with interest thereon a
rate of six per centum per annum computed from the premium
date, and payment or reinstatement, with interest at like rat
any indebtedness existing at the time of default.

INSTALMENT AND TRUST FUND PRIVILEGE.—Upon written re
of the Insured and of the assignee, if any, the proceeds of this
icy at its maturity will be paid in annual instalments or place
trust with the Company as provided on the fourth page hereof.

CHANGE OF BENEFICIARY.—The beneficiary or beneficiaries u
this Policy may be changed by the Insured at any time, and
time to time, during its continuance, unless prohibited by Leg
tive Enactment, provided this Policy has not been assigned, by
ing with the Company the written request of the Insured,
acknowledged, accompanied by this Policy for endorsement,
change, however, to take effect only on the endorsement of
same on the Policy by the Company. If any beneficiary shall
before the Insured and the Insured shall not have designated a
beneficiary the interest of such beneficiary shall be payable to
Insured's executors, administrators or assigns.

ASSIGNMENT.—No assignment of this Policy shall be bin
upon the Company until it be filed with the Company at its H
Office. The Company shall not be held responsible as to the vali
or sufficiency of any such assignment. Any claim made under
assignment shall be subject to proof of interest and extent ther

MISSTATEMENT OF AGE.—If the age of the Insured has been
stated, the amount payable hereunder shall be such as the prem
paid would have purchased at the correct age.

SUICIDE.—This Policy does not insure against the death of
Insured caused by his or her own hand or act, while sane or ins
during the first year from the date hereof.

INDEBTEDNESS.—Any indebtedness to the Company on acco
of this Policy will be deducted in any settlement hereunder, any
paid portion of the then current Policy year's premium at the t
of the death of the Insured being considered an indebtedness to
Company hereunder.

POLICY CONTRACT.—This Policy and the application here
taken together constitute the entire contract. It is hereby agr
that all statements made by the Insured shall in the absence
fraud be deemed representations and not warranties and no s
statement shall avoid this Policy unless it is contained in the wr
ten application. No Agent can make, alter or discharge this c
tract or extend the time for payment of premiums nor can this c
tract be varied or altered or its conditions waived or extended
any respect, except by the written agreement of the Compa
signed by the President or Secretary, whose authority will not
delegated.

The proceeds under this Policy are payable at the Home Off
of the Company in the City of Detroit in the State of Michigan.

In Witness Whereof, THE MICHIGAN STATE LIFE INSURANCE OMPANY has caused this Policy to be signed by its President d Secretary at Detroit, Michigan, this *Fifteenth* day of *Janu-ry*, 19*12*.

FREDERIC APPS,
President.

OHN J. OLIVER,
Secretary.

OPTIONS AT MATURITY.

The Insured, by written notice to the Company at its Home ce, and with the written consent of the assignee, if any, may ct to have the net sum payable under this Policy, if not less than 000, paid either in cash or placed in trust with the Company to paid in one of the following ways:

(1) TRUST FUND.—By payment of interest thereon at three d one-half per centum per annum, payable annually, to the payee der this Policy at the end of each year during the life of the ee and by the payment upon the death of the payee of the said sum and accrued interest to the executors, administrators, or gns of the payee, unless otherwise directed in said notice.

(2) LIMITED INCOME.—By the payment of equal annual in-lments for a specified number of years, the first instalment be-payable immediately in accordance with the following table for ch One Thousand Dollars of said net sum.

(3) LIFE INCOME.—By the payment of equal annual instal-nts payable at the beginning of each year for a fixed period of enty years or for so many years longer as the payee shall sur-e in accordance with the following table for each One Thousand ollars of said net sum.

Option "2"—LIMITED INCOME.—Instalments for any number of ars may be selected.

mber of Annual Instalments	5	6	7	8	9	10	11	12
mount of each Annual Instalment per $1000	$214	$181	$158	$140	$127	$116	$107	$100
mber of Annual Instalments	13	14	15	16	17	18	19	20	21
mount of each Annual Instalment per $1000	$94	$88	$84	$80	$76	$73	$70	$68	$65
mber of Annual Instalments	22	23	24	25	26	27	28	29	30
mount of each Annual Instalment per $1000	$63	$61	$60	$58	$57	$55	$54	$53	$52

Option "3"—LIFE INCOME.—To be paid at least 20 years but to ntinue during entire lifetime of payee.

e attained by payee when proceeds are payable	....	16 and under	17 to 21	22 to 24	25 to 27	28 to 30	31 and 32	33 and 34
unt of each Annual Instalment per $1000	....	$44	$45	$46	$47	$48	$49	$50
e attained by payee when proceeds are payable	35 and 36	37 and 38	39 and 40	41 and 42	43	44 and 45	46	47 and 48
mount of each Annual Instalment per $1000	$51	$52	$53	$54	$55	$56	$57	$58
e attained by payee when proceeds are payable	49	50 and 51	52	53 and 54	55 and 56	57	58 and 59	60 and over
mount of each Annual Instalment per $1000	$59	$60	$61	$62	$63	$64	$65	$66

APPLICATION.

I hereby agree for myself or for any person who may hav claim any interest in any policy which may be issued upon this plication, as follows: 1—That all the foregoing statements and swers and all those that I make to the Company's medical ex iner, in continuation of this application, are full, complete and t and are offered to the Company as a consideration of the pol which I hereby agree to accept. 2—That no statements, prom or information made or given by, or to, the person soliciting taking this application for a policy, or by or to any other per shall be binding on the Company or in any manner affect its rig unless such statements, promises or information be reduced to w ing, and presented to the officers of the Company, at the home of in this application. 3—That the insurance hereby applied for s not take effect unless the first premium is paid and the policy livered to me during my lifetime and good health, provided, h ever, the policy shall be in force from date of issue, if the prem has been previously paid. 4.—That in any distribution of surp the principles and methods which may then be in use by the C pany for such distribution shall be and are hereby ratified and cepted. 5.—That any payment, on account of first premium, bef delivery of the policy, shall be binding on the Company only in cordance with the Company's receipt therefor on the coupon rec form duly filled out and detached from this application, whic the only authorized receipt for such policy. 6—That the insu may, without the consent of the beneficiary, receive every ben exercise every right and enjoy every privilege conferred upon insured by such Policy.

MEDICAL EXAMINER'S FORM.

I hereby certify that the above answers made to the Medi Examiner are full, correct and true, and that I am the person signed Part I of this application.

I expressly waive, on behalf of myself and of any person shall have or claim any interest in any policy issued hereunder, provisions of law forbidding any physician or other person who attended or examined me, or who may hereafter attend or exam me, from disclosing any knowledge or information which he then acquired; and I further hereby consent that any such physician person shall also disclose to the Company such information.

PAYMENT (FIRST YEAR TERM AND 19 PREMIUMS) LIFE POLICY, ANNUAL DIVIDENDS, TOTAL DISABILITY.

o. 99,999. AGE, 35.
OUNT, $10,000. ANNUAL PREMIUM, $382.80,

THE MISSOURI STATE LIFE INSURANCE COMPANY.

Agrees to Pay *Ten Thousand Dollars,* which is the face ount hereof, immediately upon receipt of due proof of the th of *John Doe,* the insured, to *Mary Doe, wife of the in-ed, and beneficiary,* it being understood that the insured may nge the beneficiary or beneficiaries as hereinafter provided.

STALMENT PRIVILEGE.—The insured may change the mode of ment of the proceeds of this policy as a death claim from ment in one sum to payment by annual instalments, as pro-ed on the fourth page hereof; such instalments will be in-ased by dividends, as provided on said page.

RUST FUND PRIVILEGE.—The insured may place the proceeds this policy as a death claim in trust with the Company to re a guaranteed annual cash income with dividends in addi-n thereto, as provided on the fourth page hereof.

HANGE OF BENEFICIARY.—The insured may at any time dur-the continuance of this policy, with the consent of the mpany, provided the policy is not then assigned, change the eficiary or beneficiaries herein by filing at the Home Office a tten request on the Company's form therefor, duly acknowl-ed, accompanied by this policy, such change to take effect on the endorsement of the same on the policy by the Com-y, whereupon all rights of the former beneficiary or bene-aries shall cease. If any beneficiary shall die before the ured, the interest of such beneficiary shall vest in the insured.

HIS POLICY SHARES ANNUALLY IN THE PROFITS OF THE COM-Y, AS FOLLOWS:

Upon the payment of the premium or premiums hereon for second policy year, and at the end of the second and of each bsequent policy year, this policy, if in full force, will be cred-d with a Cash Dividend from the surplus then apportioned by Company to policies of the same age and kind, and the in-ed shall have the following *Dividend Options:*

1. Draw the dividend in cash; or,

2. Apply the dividend in reduction of premium; or,

3. Apply the dividend to the purchase of a paid-up insurance dition, increasing the insurance hereunder; or,

4. Leave the dividend on deposit with the Company to cumulate at such rate of interest, in no event less than t per cent per annum, as the Company shall from time to determine and allow, the entire accumulation, or any thereof, to be payable in cash to the insured at any time demand.

Any dividend not drawn or applied as per Option 1, 2 above, within one month from the date when credited, s become an interest bearing deposit as per Option 4.

Dividend deposits may be applied by the insured to sho the premium paying period of the insurance or to mature policy as an endowment, as follows:

The insured may exchange this policy for a profit-sha paid-up life policy for the face amount hereof when the acc ulated dividend deposits, together with the reserve on this po and on any paid-up insurance additions thereto, equal or ceed the net single premium then required for such a paid life policy by the American Experience Table of Morta with interest at three per cent per annum; or,

The insured may surrender this policy for a cash va equal to its face amount when the accumulated dividend posits, together with the reserve on this policy and on paid-up insurance additions thereto, equal or exceed said amount.

STATE OF MISSOURI—INSURANCE DEPARTMENT.—This policy registered and secured by a pledge of bonds or deeds of trust real estate deposited with this department. Jefferson City, December 15th, 1910. ——, Superintendent; By —— Deputy Superintendent.

PREMIUMS WHEN DUE AND INSURANCE.—This insurance granted in consideration of the application herefor, which hereby made a part of this contract, and of the payment advance of *Three Hundred Eighty-two and 80-100* Dollars, ing the premium for term insurance for the first policy y ending on the *15th* day of *December,* 1911. After the f policy year the insurance will be continued as whole l insurance upon the payment of the annual premium of *Th Hundred Eighty-two and 80-100* Dollars, on or before t *Fifteenth day of December,* in every year during the contin ance of this policy, until premiums for twenty policy yea including the first, have been paid.

ANNUAL, SEMI-ANNUAL OR QUARTERLY PREMIUMS.—Premiu may be paid annually, semi-annually or quarterly, in advance, accordance with the Company's table of rates applicable hereto, a the Company will allow a change from one to another of such mod of payment upon the insured's written request therefor on t Company's form; should the insured not survive to complete pr mium payments for the current policy year, the amount necessa for such completion shall be considered an indebtedness hereon the Company.

FACILITY IN PAYING PREMIUMS.—All premiums are payable in rance, either at the Home Office of the Company in St. Louis, ssouri, or to an agent of the company, upon delivery of a receipt ned by the President or Secretary and countersigned by the au-orised agent. If any premium is not paid on the date when due, is policy shall cease and determine, except as hereinafter pro-ded.

IS POLICY IS NON-FORFEITABLE FROM DATE OF ISSUE AS FOLLOWS:

GRACE IN PREMIUM PAYMENTS.—If any premium after the first not paid on the date when due, this policy will continue in full rce from said due date for the term of one month, which is the nth of grace allowed hereunder, without interest charge, in the yment of any such premium. In case of death of the insured ring the month of grace, the unpaid premium or premiums for the rrent policy year shall be considered an indebtedness hereon to Company.

After completion of premium payments for the first two policy rs, if any subsequent premium is not paid on the date when due, d remains unpaid during the month of grace, the insured shall, ing said month, have the following

OPTIONS:

1. CASH VALUE.—To surrender this policy at the Home Office the Company for its cash value; or,

2. PAID-UP POLICY.—To surrender this policy at the Home ice of the Company for a paid-up life policy; or,

3. CONTINUED INSURANCE.—To let the insurance for the face ount hereof, plus amount of existing paid-up insurance additions, ntinue as term insurance.

If the insured shall not, within the month of grace, surrender s policy at the Home Office of the Company for its cash value as vided in Option 1, or for a paid-up life policy as provided in tion 2, the insurance will be automatically continued as provided Option 3.

The cash value of this policy will be the amount specified in lumn 1 of the adjoined table, if premiums have been paid for en-e years and if there are no paid-up insurance additions; if, after e second policy year, semi- or quarter-annual premiums have been d in addition to payments for entire years, or if there are paid-up urance additions, the cash value of this policy will be the amount cified in Column 1 of the adjoined table for the policy year last mpleted, plus one-half and one-fourth respectively of the current ar's increase in the tabular amount for each such premium paid, s, also, the full reserve on such additions; from the cash value, cified or computed as above, any indebtedness hereon to the Com-ny will be deducted.

The amount of paid-up life policy and the term of continued in-rance hereunder will be as specified in Columns 2 and 3, respec-ely, of the adjoined table, if premiums have been paid for entire ars and if this policy has no paid-up insurance additions and is e from any indebtedness to the Company; otherwise the amount paid-up life policy and the term of continued insurance will be ch as the cash value of this policy, less any indebtedness hereon the Company, will purchase at the Company's single premium e and term rates, respectively, for the attained age of the insured, unting each completed quarter of a policy year in arriving at such e. The term of continued insurance, specified or computed as oresaid, shall be reckoned from the due date of the unpaid pre-ium, the month of grace hereunder being included in said term.

The aforesaid paid-up life policy shall be without participation profits. The aforesaid term insurance shall be without participa-on in profits, cash or loan values or further payment of premiums.

TABLE OF NONFORFEITURE VALUES.

At Completion of Policy Year the	Column 1 Cash Value	Column 2 Paid-up Life Policy	Column 3 Term of Continued Insurance		At Completion of Policy Year the	Column 1 Cash Value	Column 2 Paid-up Life Policy	Colu Term Contin Insura
			Yrs.	Mos.				Yrs.
1st	$ *	$ *	0	1	11th	$2740	$5320	21
2d	240	540	2	8	12th	3060	5840	22
3d	480	1080	5	5	13th	3400	6380	23
4th	730	1610	8	3	14th	3750	6880	24
5th	990	2150	10	11	15th	4110	7400	25
6th	1260	2680	13	5	16th	4480	7910	26
7th	1540	3210	15	6	17th	4860	8430	27
8th	1820	3740	17	4	18th	5260	8950	28
9th	2120	4270	18	11	19th	5670	9470	30
10th	2420	4800	20	3	20th	6100	Paid up	

An extension of this table covering later policy years will be furni on application to the home office. The cash value at completion of twenty-first and subsequent policy years will be the full reserve hereon

After premiums have been paid hereon for twenty policy ye the insured may surrender this policy for its cash value, as vided in the foregoing table, at the end of the twentieth or of subsequent policy year.

REINSTATEMENT.—If any premium is not paid on the date w due, or within the month of grace, and this policy has not been rendered, the Company will reinstate the policy as of said due at any time thereafter, upon evidence of insurability satisfac to the Company and payment of all arrears of premiums with in est, together with the payment, or reinstatement, of any indeb ness on this policy on said due date, with interest.

AUTOMATIC PREMIUM LOAN.—If written request from the sured on the Company's form has been received at the Home O while this policy is in full force, the Company will advance charge up as a loan against this policy any and all premiums coming due hereon, and remaining unpaid on the last day of month of grace hereunder, together with interest at a rate not exceed six per cent per annum in advance to the end of the curr policy year; provided, that the Company will not so advance charge up a premium, if the amount thereof and interest thereon aforesaid, together with any outstanding indebtedness hereon to Company, shall exceed the cash value of this policy at the end the period which such premium, if advanced or paid, would co Interest on any such loan shall, for subsequent policy years, payable annually in advance at a rate not to exceed six per cent annum. Such advancing and charging up of premiums will be continued at any time on receipt at the Home Office of the insur written request therefor. Premium loans hereon shall be subject the same terms and conditions as any loan granted hereon by Company under the cash loan privilege stated on the third p hereof. While this policy is thus carried in force, the insured m without medical examination, resume payment of premiums.

TOTAL AND PERMANENT DISABILITY CLAUSE.—The Company pay for the Insured the premiums required hereon for every pol year following the date of approval by the Company of proof t the insured has become totally and permanently disabled as he inafter defined, if such proof is received by the Company before insured has attained the age of sixty-five years and if premiu have been duly paid by the insured to the end of the policy year which such proof is approved. The premiums paid by the Compa in conformity with this provision will not be an indebtedness here

d this policy will continue in full force towards maturity, shar- in the profits of the Company among policies of its class, and h loan, cash and other guaranteed values increasing and pro- sing from year to year, in like manner as if the premiums were g duly and regularly paid by the insured. The total and per- nent disability of the insured must be due to bodily injuries or ase, occurring while this policy is in full force, and must be h as to prevent the insured then and at all times thereafter from aging in any gainful occupation; provided, that if at any time r approval by the Company of the aforesaid proof, the insured uld recover so as to be able to engage in any gainful occupation, Company's obligation to pay further premiums shall cease and insured be required to pay all premiums becoming due hereon r the date of such recovery. The irrecoverable loss of the ire sight of both eyes, or the total and permanent loss, by re- val or by disease, of the use of both hands, or of both feet, or h loss of the use of one hand and of one foot, will also be med total and permanent disability within the meaning of this vision.

CASH LOANS.—At any time after the first policy year, and this policy is in full force, the insured can borrow from the pany on the sole security of this policy, properly assigned to deposited with the Company, any sum within the loan value fied in the adjoined table, from which loan value any indebted- hereon to the Company and any unpaid premiums for the cur- policy year will first be deducted. The Company shall furnish form for the assignment required hereunder and upon comple- of the loan will issue its official certificate of deposit of the cy. Such assignment and deposit of the policy will be waived, he loan be endorsed hereon by the Company and a proper certi- te of loan furnished by the insured, form for which the Com- y shall provide. Interest, at a rate not to exceed six per cent annum, will be collected out of the amount of the loan to the of the current policy year and thereafter be payable annually dvance. The tabular loan value will be increased by the full erve on any paid-up insurance additions hereto.

TABLE OF LOAN VALUES.

ring Policy r Commenc- December 15th	LOAN VALUE	During Policy Year Commenc- ing December 15th	LOAN VALUE
1911	$ 240	1921	$3060
1912	480	1922	3400
1913	730	1923	3750
1914	990	1924	4110
1915	1260	1925	4480
1916	1540	1926	4860
1917	1820	1927	5260
1918	2120	1928	5670
1919	2420	1929	6100
1920	2740	1930	6210

Loan Values for subsequent policy years, being the full end year erve hereon, will be furnished on application to the Home Office.

Failure to repay any loan granted hereon by the Company, or pay interest thereon, shall not avoid this policy, unless the total debtedness hereon to the Company shall equal or exceed the cash lue of this policy at the time of such failure, nor until one month ter notice shall have been mailed by the Company to the last own address of the insured and of the assignee, if any.

This Policy Covers, from the Date the Insurance thereur takes effect, Death of the Insured occurring in Any Part of World, or in Any Occupation, or from Any Cause, but in case death by self-destruction, sane or insane, within one year from of issue, one-tenth of the face amount hereof, and no more, shal paid.

This Policy shall be Incontestable after One Year from Dat Issue, if the premiums are duly paid.

AGE.—If the age of the insured is misstated, the amount p able under this policy shall be such as the premium paid would h purchased at the correct age of the insured.

ASSIGNMENT.—Any assignment of this policy must be mad duplicate and both sent to the Home Office, one to be retained by Company and the other to be returned. The Company assumes responsibility for the validity of any assignment.

ENTIRE CONTRACT.—This policy and the application here taken together constitute the entire contract. All statements m by the insured shall, in the absence of fraud, be deemed represen tions and not warranties, and no such statement shall avoid policy unless it is contained in the written application herefor.

RESERVE.—The reserve on this policy shall be computed u the American Experience Table of Mortality, with interest at th per cent per annum. The non-forfeiture values hereunder are ba on the reserve at date of default in the payment of premium, the loan values are based on the reserve at the end of the curr policy year. The deduction from such reserve in determining s values is in no case in excess of two and one-half per cent of sum insured hereunder.

DIVIDEND DEPOSITS.—Dividend deposits may remain with Company at interest while this policy remains in force, becom payable in cash in any event upon the discontinuance of this po to the beneficiary if this policy matures as a death claim, oth wise to the insured. Provided, that no premium shall be constr as paid either wholly or in part, nor any insurance hereunder tended or continued in force, by reason of any dividend deposits maining with the Company.

GENERAL PROVISIONS.—This policy is payable at the Home fice of the Company in St. Louis, Missouri, and proof of interest claimant will be required; any indebtedness hereon to the Compa will be deducted in any settlement of this policy or of any ben hereunder. Only the President or Secretary has power in beh of the Company to make or modify this or any contract of ins ance, or to extend the time for paying any premium, and the Co pany shall not be bound by any promise or representation here fore or hereafter made, unless made in writing by one of s officers.

This policy is issued with the express understanding that insured may, *without the consent of the beneficiary* receive ev *benefit*, exercise *every right* and enjoy *every privilege* conferred the insured by this policy.

In Witness Whereof, The MISSOURI STATE LIFE INSURAN COMPANY has, by its President and Secretary, executed t policy this *Fifteenth* day of *December*, 191*o*.

EDMUND P. MELSON,

Secretary. *Preside*

Examined by.....

The insured may change the mode of payment of the proceeds of this policy on a death claim, if the policy is not assigned, from payment in one sum, as provided on the first page, to payment by annual instalments, as stated below.

The insured may subsequently change his selection under these instalment benefits; he may also revoke all selections, thereby making this policy again payable in one sum.

No selection, change or revocation shall take effect until endorsed on this policy by the Company. After endorsement this policy will be returned to the insured.

The payment of the first instalment shall be made immediately upon receipt of due proof of the death of the insured, and subsequent instalments shall be paid annually thereafter.

The beneficiary can neither assign nor commute unpaid instalments, unless such right is given by the insured to the beneficiary when payment in instalments is directed.

The following tables are based upon a policy of $1,000, and will apply *pro rata* to the amount payable under this policy.

LIMITED INSTALMENTS.

ANNUAL INSTALMENTS LIMITED TO THE NUMBER STATED BELOW. ANY NUMBER FROM TWO TO TWENTY-FIVE MAY BE SELECTED BY THE INSURED.

NUMBER OF INSTALMENTS.	AMOUNT OF EACH INSTALMENT.	NUMBER OF INSTALMENTS.	AMOUNT OF EACH INSTALMENT.
2	$507 89	14	$85 05
3	348 26	15	81 33
4	261 19	16	77 29
5	211 98	17	74 74
6	179 23	18	70 69
7	155 83	19	67 78
8	138 37	20	65 26
9	124 69	21	62 98
10	113 62	22	60 93
11	104 93	23	59 04
12	97 54	24	57 33
13	91 26	25	55 76

*ILLUSTRATION.—If payment is to be made by twenty instalments, the amount of each instalment will be $65.26 for each $1,000 of insurance.

*Each instalment, except the first, will be increased by such annual dividend from interest earnings as may be apportioned by the Company.

CONTINUOUS INSTALMENTS.

TWENTY ANNUAL INSTALMENTS AT LEAST TO BE PAID, BUT INSTALMENTS TO CONTINUE DURING ENTIRE LIFETIME OF BENEFICIARY. PAYMENT BY CONTINUOUS INSTALMENTS CANNOT BE SELECTED IF THERE IS MORE THAN ONE BENEFICIARY UNDER THIS POLICY OR IF THE BENEFICIARY IS A CORPORATION OR A FIRM.

AGE OF BENEFICIARY AT DEATH OF INSURED.	AMOUNT OF EACH INSTALMENT.	AGE OF BENEFICIARY AT DEATH OF INSURED.	AMOUNT OF EACH INSTALMENT.	AGE OF BENEFICIARY AT DEATH OF INSURED.	AMOUNT OF EACH INSTALMENT.	AGE OF BENEFICIARY AT DEATH OF INSURED.	AMOUNT OF EACH INSTALMENT.
13	$40 08	25	$43 16	37	$46 26	49	$56 49
14	40 28	26	43 49	38	48 79	50	56 80
15	40 49	27	43 84	39	49 36	51	57 29
16	40 71	28	44 20	40	49 94	52	57 98
17	40 94	29	44 58	41	50 54	53	58 66
18	41 16	30	44 98	42	51 17	54	59 22
19	41 42	31	45 39	43	51 80	55	59 95
20	41 68	32	45 82	44	52 45	56	60 68
21	41 96	33	46 27	45	53 12	57	61 16
22	42 23	34	46 73	46	53 80	58	61 72
23	42 52	35	47 22	47	54 49	59	62 28
24	42 84	36	47 73	48	55 19	60 or over	63 71

*ILLUSTRATION.—If at the death of the insured the beneficiary should be 35 years of age last birthday, the amount of each annual instalment will be $47.22 for each $1,000 of insurance, payable during the entire lifetime of the beneficiary; but if the beneficiary should die before the 20 instalments shall have been paid, the remainder of the 20 instalments will continue to be paid annually to the executors, administrators or assigns of the beneficiary.

*Each of the twenty instalments next following the first will be increased by such annual dividend from interest earnings as may be apportioned by the Company.

TRUST FUND.

By written agreement between the insured and the Company, made while this policy is in force and not assigned, the proceeds of this policy as a death claim, if not less than $1,000, or any part of such proceeds not less than said amount, may be placed in trust with the Company for the purpose of paying the beneficiary, as annuitant, *a guaranteed income thereon at the rate of three per cent per annum, together with such annual dividends from interest earnings as the Company may apportion*, until the termination of the trust or until the death of the annuitant, whereupon the amount thus placed in trust may be withdrawn by the beneficiary, if living, or, if not living, by the beneficiary's executors, administrators or assigns. The first payment of income shall be made one year after receipt of due proof of the death of the insured, and subsequent payments shall be made annually thereafter. The insured may subsequently revoke the trust, thereby making this policy again payable as provided on the first page hereof. The beneficiary cannot withdraw the amount placed in trust, unless such right is given by the insured to the beneficiary upon creation of the trust.

APPLICATION.

I agree on behalf of myself and of any person who shall h
or claim any interest in any policy issued under this application
follows:

1. That all statements and answers written in this applica
marked Part 1, as well as those made and to be made to
Medical Examiner in continuation hereof, marked Part 2, are
and complete; that no material information or facts which sh
have been stated have been suppressed, and that the same are
fered to the Company as a consideration for the contract of in
ance.

2. That if within one year from the date of any policy iss
hereon I shall die by self-destruction, sane or insane, the amo
due and payable as a death claim shall be one-tenth of the
amount of such policy, and no more.

3. That no statements or answers made to or received by
person or to the Company, shall be binding on the Company, un
such statements or answers be reduced to writing and are mad
part of this application.

4. That any policy issued hereon shall be in the form now
use by the Company and together with this application and Pa
thereof shall constitute the entire contract which can only be va
by the President or Secretary of the Company, and then only
writing.

5. That the insurance under any policy issued hereon shall,
the first policy year be term insurance expiring at the end of s
year, and then, at age at issue advanced one year, commence
be continued as such insurance as may be provided in the policy

6. That in any apportionment or distribution of profits or d
dends the principles and methods which may be adopted by
Company for such apportionment or distribution are accepted
me, for myself and all parties having or claiming any interest un
any policy issued hereon.

7. That the insurance hereby applied for shall not take eff
unless the premium is paid and the policy delivered to and acce
by me during my lifetime and good health, and that then the f
policy year shall end on such date as may be fixed by the Comp
in the policy.

MEDICAL EXAMINER'S FORM.

I hereby certify that the above answers made to the Medi
Examiner are full, correct and true, and that I am the person w
signed Part 1 of this application.

I expressly waive, on behalf of myself and of any person w
shall have or claim any interest in any policy issued hereunder,
provisions of law forbidding any physician or other person who h
attended or examined me, or who may hereafter attend or exam
me, from disclosing any knowledge or information which he there
acquired.

20-PREMIUMS LIFE POLICY.

o. 99,999. AGE, 35.
MOUNT, $10,000. PREMIUM, $362.20.

HE MUTUAL BENEFIT LIFE INSURANCE COMPANY OF NEWARK, NEW JERSEY.

ured. **In Consideration** of the payment of Premiums as hereinafter provided, hereby insures the Life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured), in the sum of

mount. *Ten thousand* Dollars, for the term of Life, payable at its office in Newark, New Jersey, to the executors, administrators or assigns of the Insured, immediately upon

hen, ere to um yable. receipt of due proof of the death of the Insured. Any error made in stating the age of the Insured will be adjusted by paying such amount as the Premiums paid would purchase at the correct age. Any indebtedness to the Company on this Policy and any unpaid instalments of the then current year's Premium will be deducted from the sum insured.

miums. The Annual Premium of *Three Hundred and Sixty-two* Dollars and *Twenty* Cents, will be payable by the Insured on delivery hereof and on the *First* day of *January* in each year, at the Company's office in Newark, New Jersey, or to Agents in exchange for receipts signed by the President or Treasurer, until *Twenty* full years Premiums shall have been paid, or until the death of the Insured, should that event sooner occur. In lieu of the Annual Premium the Company will accept *One Hundred and Eighty-four* Dollars and *Seventy* Cents Semi-annually in advance, or *Ninety-four* Dollars and *Twenty* Cents Quarter-annually in advance. This Policy will not take effect unless the first Premium or agreed installment thereof shall be actually paid during the lifetime of the Insured.

ign- ment. No Assignment of this Policy shall affect the Company until is shall have received written notice thereof.

ents. Agents are not authorized to make, alter or discharge contracts.

If within one year the Insured shall commit suicide, while sane or insane, this Policy will be null and void.

con- stability. This Policy will be incontestable after one year from its date of issue except for non-payment of Premium.

The Provisions and Agreements printed on the second and ird pages hereof are a part of this contract.

In WITNESS WHEREOF, The Mutual Benefit Life Insurance Company has, by its President and Secretary, signed,

this contract at the City of Newark, in the State of New Je
this *First* day of *January*, One Thousand Nine Hundred
Ten.

J. WILLIAM JOHNSON, *Secretary.* FRED'K FRELINGHUYSEN, *Presiden*

Attest:

LEWIS A. MORNINGSTERN, *Registrar.*

NON-FORFEITURE PROVISIONS.

At the end of any Policy year during the whole of wl this Policy shall have been in force, or within one month f default in premium payments, the owner shall have the foll ing options:

1. To surrender the Policy to the Company at its o in Newark, New Jersey, for its Cash Surrender Value.

2. To surrender the Policy to the Company at its offic Newark, New Jersey, for a Non-participating Paid-up Po payable at the time this Policy would be payable if contin in force.

3. If the Policy be not surrendered as above, the insura will be Automatically Extended from date of default in p mium payments, without any action by the owner of the Pol and without participation in surplus, for a sum equal to amount of the Policy and existing Dividend Additions, if a less any indebtedness to the Company hereon.

The Cash Surrender Value will be equal to the entire l Reserve on this Policy by the American Experience Mortal and interest at three per centum yearly, less any indebtedn to the Company hereon and less a sum equal to one per cent of the amount of this Policy and existing Dividend Additio if any, up to and including the fifth Policy year, after wh the said percentage will be reduced each year one-tenth p centum of the amount insured. If there be no indebtedness t Cash Surrender Value will be as shown in the following tal

The amount of the Paid-up Policy or the term of the E tended Insurance, will be such as the amount of the Cash Su render Value will purchase at Net Single Premium rates, a cording to the attained age of the Insured, by the Americ Experience Mortality and interest at three per centum year and if there be no indebtedness, will be as shown in the follo ing table. The Paid-up Policy or the Extended Insurance w be entitled to Cash Surrender Values equal to the reser thereon at time of surrender, computed upon the basis here before mentioned, less any indebtedness to the Compa thereon.

Except as provided in this Policy any default in premi payments will immediately render the Policy null and void.

GRACE AND REINSTATEMENT.—In event of default in premiu payments, the arrears may be paid within one month (of n less than thirty days), or, if not so paid and the Insured sh die within the said month, this Policy will be regarded as bei then in force, and the arrears will be deducted in the setti ment hereof; Or, if requested by the Insured prior to or with the said month, the arrears will be charged as an indebtedne against this Policy, bearing interest at a rate not exceedi six per centum per annum, provided the entire indebtedne then outstanding shall be within the limit secured by the Ca Surrender Value; Or this Policy may be reinstated at a time after the said month, upon evidence of insurability sati factory to the Company and payment of all arrears with inte est thereon at not to exceed six per centum per annum: Pr vided, in any case, the Policy has not been surrendered to t Company.

LOANS.—At any time while this Policy is in force the Company will loan on the sole security thereof up to the limit secured by the Cash Surrender Value, upon receipt of the Policy and a Certificate of Loan satisfactory to the Company. The loan will bear interest at the rate of six per centum per annum and may be paid off at any time while the Policy is in force. If interest be not paid when due, it shall be added to the principal, provided the entire indebtedness then outstanding shall be within the limit secured by the Cash Surrender Value; otherwise non-payment of interest shall render the Policy null and void after one month's notice shall have been mailed to the last known address of the Insured and Assignee, if any.

THE FOLLOWING TABLE

shows the MINIMUM VALUES guaranteed by this Policy for the years stated, provided there is no outstanding indebtedness to the Company hereon. Dividends applied upon either the Addition or Accelerative Endowment plan effect a corresponding increase in the values of the Policy.

At End of Year.	Cash Surrender Value. Loan Value.	Automatic Extended Insurance. Yrs.	Automatic Extended Insurance. Days	Paid-up Policy.	At End of Year.	Cash Surrender Value. Loan Value.	Automatic Extended Insurance. Yrs.	Automatic Extended Insurance. Days	Paid-up Policy.
1st	$120 00	1	134	$280 00	12th	$3146 80	22	361	$6000 00
2d	347 20	3	360	800 00	13th	3481 60	23	329	6520 00
3d	582 00	6	255	1310 00	14th	3827 00	24	284	7030 00
4th	824 60	9	144	1830 00	15th	4183 30	25	248	7530 00
5th	1075 20	11	340	2340 00	16th	4541 10	26	219	8020 00
6th	1344 60	14	110	2870 00	17th	4910 70	27	245	8510 00
7th	1621 40	16	127	3400 00	18th	5293 10	29	8	9010 00
8th	1907 70	18	36	3930 00	19th	5688 90	31	24	9500 00
9th	2203 10	19	215	4450 00	20th	6099 20	Paid-up.		10000 60
10th	2507 80	20	319	4970 00					
11th	2822 40	21	363	5490 00					

NOTE.—While any owner of the Policy (either by the terms thereof or by assignment) is a minor no loan can be made by the Company, except for the purpose of paying current Premiums; and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

This Policy and the application on which it is based (a copy of which is appended hereto) constitute the entire contract between the parties. All statements made by the Insured will, in the absence of fraud, be deemed representations and not warranties. No such statement will avoid or be used in defense to a claim under this Policy unless it is contained in the written application and a copy thereof be attached hereto when issued.

SPECIAL PRIVILEGES.

If not assigned, this Policy may be returned to the Company at its office in Newark, New Jersey, with the Insured's written request for the appropriate indorsement of the Policy by the Company:

1. To have the Beneficiary changed. This change may be made at any time and from time to time while the Policy is in force, or within one month from default in premium payments.

2. To have the whole, or any designated fraction, of the proceeds of this Policy at its maturity retained by the Company until the death of the Beneficiary, the Company in the meantime to pay the Beneficiary interest on the amount so retained at the rate of three per centum per annum, the first

interest payment to be made one year after the maturity this Policy, and the last interest payment to be a pro rata for the expired fraction of the year in which the Benefici dies. At any interest date, the Beneficiary may withdraw amount retained by the Company, in which case the inte payments will cease.

3. To have the whole, or any designated fraction, of proceeds of this Policy at its maturity paid in a specified nu ber (not exceeding thirty) of equal annual instalments, shown by the accompanying table, the first instalment be payable immediately.

4. To have the whole, or any designated fraction, of proceeds of this Policy at its maturity paid in equal annual stalments continuing during the lifetime of the Beneficiary, shown by the accompanying table, the first instalment be payable immediately.

When either of the instalments payable under Privilege 3, or of the instalments certainly payable under Privilege 4, shall fall due, the Company, if requested, will pay the t Present or Commuted Value of such instalments computed three per centum interest compounded annually, as shown the accompanying table. The commutation of a part or whole of the instalments certainly payable under Privilege 4 will not affect the amounts payable thereunder after term during which the instalments certain would have b payable.

The right of withdrawal under Privilege No. 2, or of co mutation under Privileges Nos. 3 and 4, will be withheld fr the Beneficiary if the Insured shall so direct.

If the Policy be not assigned the Insured may revoke request to have settlement made in accordance with Privile No. 2, or No. 3, or No. 4.

Unless otherwise directed by the Insured, the Company the maturity of this Policy will extend to the Beneficiary Pri ilege No. 2, or No. 3, or No. 4.

DIVIDENDS.

Upon payment of the second year's premium, and at t end of the second and of each subsequent Policy year, th Policy while in force will be credited with such Dividends may be apportioned by the Directors, and such Annual Di dends will include the portion of the divisible surplus accrui hereon. Dividends thus credited will be paid in cash, or, at t option of the Insured, will be applied either in reduction premiums, or upon the Addition or Accelerative Endowme plan; but if Dividends have been applied upon the Additi plan, subsequent Dividends cannot be applied upon the Acce erative Endowment plan, or vice versa. If settlement of th Policy be made in accordance with Privilege No. 2, or No. 3, No. 4, the stipulated payments under Privilege No. 2 or No. or the instalments certainly payable under Privilege No. will be increased by such Annual Dividends as may be appo tioned by the Directors, but such Dividends will be payab only in cash.

Under the Addition plan Dividends are applied to the pu chase of additional participating insurance (herein referred as Dividend Additions) payable with the Policy, such insuran being purchased at the Company's rates therefor published an in force at this date. This Policy may be converted into fully Paid-up Participating Policy payable at the same time this Policy, subject to any outstanding indebtedness on th Policy, whenever the Reserve on such Additional Insurance, to gether with the Reserve on the original Policy, computed o the basis hereinbefore mentioned, shall equal the Net Sing Premium therefor, computed on the same basis.

Under the Accelerative Endowment plan Dividends are applied to the conversion of the Policy into an Endowment payable at a specified and gradually diminishing age; or, if preferred, into a fully Paid-up Participating Policy payable at the same time that this Policy is payable according to its terms.

AMOUNT PAYABLE ANNUALLY IN LIEU OF EACH $1,000 PAYABLE ON ONE SUM AT MATURITY

Privilege No. 3			Privilege No. 4													
No. of Endowment	Annual Endowment	Present Value of Future Annual Payments payable at Death in years	Age of Beneficiary at Maturity of Policy	Annual Endowment for 10 Years payable and during After Lifetime of Beneficiary	Annual Endowment for 15 Years payable and during After Lifetime of Beneficiary	Annual Endowment for 20 Years payable and during After Lifetime of Beneficiary	Annual Endowment for 25 Years payable and during After Lifetime of Beneficiary	Annual Endowment for 30 Years payable and during After Lifetime of Beneficiary	Age of Beneficiary at Maturity of Policy	Annual Endowment for 10 Years payable and during After Lifetime of Beneficiary	Annual Endowment for 15 Years payable and during After Lifetime of Beneficiary	Annual Endowment for 20 Years payable and during After Lifetime of Beneficiary	Annual Endowment for 25 Years payable and during After Lifetime of Beneficiary	Annual Endowment for 30 Years payable and during After Lifetime of Beneficiary
1	$1,000 00	100.000	5 and upward	$41 01	$40 29	$39 46	$38 68	$37 92	45	$55 83	$53 78	$51 50	$49 04	$46 47
2	507 39	98.544	6	41 22	40 48	39 64	38 84	38 06	46	56 64	54 49	52 08	49 46	46 78
3	343 23	97.116	7	41 43	40 67	39 82	39 00	38 20	47	57 50	55 23	52 67	49 88	46 98
4	261 19	95.715	8	41 64	40 88	40 00	39 16	38 34	48	58 42	56 01	53 27	50 30	47 28
5	211 99	94.342	9	41 85	41 05	40 18	39 33	38 48	49	59 39	56 82	53 89	50 68	47 44
6	179 22	92.995	10	42 06	41 24	40 36	39 48	38 62	50	60 42	57 65	54 51	51 10	47 66
7	155 83	91.674	11	42 27	41 43	40 54	39 64	38 75	51	61 50	58 54	55 14	51 47	47 64
8	138 31	90.378	12	42 48	41 63	40 72	39 81	38 90	52	62 63	59 44	55 76	51 84	48 02
9	124 69	89.108	13	42 71	41 84	40 91	39 97	39 05	53	63 82	60 36	56 38	52 19	48 19
10	113 82	87.861	14	42 95	42 05	41 10	40 14	39 20	54	65 07	61 31	56 99	52 52	48 35
11	104 93	86.638	15	43 19	42 28	41 31	40 32	39 36	55	66 37	62 28	57 60	52 83	48 49
12	97 54	85.439	16	43 44	42 51	41 51	40 50	39 53	56	67 76	63 26	58 18	53 11	48 61
13	91 29	84.262	17	43 70	42 74	41 72	40 70	39 70	57	69 18	64 25	58 75	53 39	48 71
14	85 95	83.107	18	43 94	42 97	41 93	40 88	39 86	58	70 67	65 26	59 29	53 65	48 79
15	81 33	81.974	19	44 19	43 20	42 14	41 07	40 04	59	72 20	66 23	59 81	53 88	48 85
16	77 29	80.862	20	44 44	43 43	42 35	41 27	40 21	60	73 79	67 21	60 30	54 08	48 89
17	73 74	79.771	21	44 71	43 68	42 58	41 48	40 39	61	75 41	68 17	60 76	54 26	
18	70 59	78.701	22	44 99	43 94	42 81	41 68	40 58	62	77 07	69 10	61 20	54 44	Ages 61 and over same as 60
19	67 78	77.680	23	45 28	44 20	43 05	41 89	40 78	63	78 75	70 00	61 60	54 60	
20	65 26	76.619	24	45 59	44 48	43 30	42 12	40 98	64	80 44	70 87	61 97	54 74	
21	62 98	75.607	25	45 89	44 76	43 56	42 35	41 19	65	82 11	71 68	62 32	54 86	
22	60 92	74.614	26	46 23	45 06	43 83	42 61	41 41	66	83 78	72 46	62 65		
23	59 04	73.639	27	46 56	45 37	44 11	42 86	41 63	67	85 39	73 19	62 97	Ages 67 and over same as 62	
24	57 33	72.682	28	46 92	45 69	44 40	43 12	41 87	68	86 99	73 88	63 28		
25	55 76	71.742	29	47 28	46 03	44 70	43 38	42 10	69	88 50	74 52	63 58		
26	54 31	70.820	30	47 65	46 36	45 02	43 67	42 35	70	89 96	75 11	63 87		
27	52 97	69.914	31	48 04	46 73	45 34	43 96	42 60	71	91.36	75 66			
28	51 74	69.025	32	48 45	47 10	45 68	44 27	42 85	72	92 69	76 18	Ages 71 and over same as 70		
29	50 60	68.152	33	48 87	47 48	46 03	44 56	43 12	73	93 96	76 57			
30	49 53	67.295	34	49 29	47 88	46 39	44 88	43 38	74	95 17	76 94			
			35	49 75	48 30	46 77	45 21	43 66	75	96 30	77 28			
			36	50 22	48 73	47 16	45 56	43 93	76	97 35				
			37	50 70	49 18	47 56	45 89	44 21	77	98 32	Ages 76 and over same as 75			
			38	51 23	49 66	47 99	46 27	44 50	78	99.22				
			39	51 78	50 16	48 43	46 64	44 79	79	100 05				
			40	52 36	50 69	48 90	47 01	45 08	80	100 82				
			41	52 98	51 25	49 38	47 42	45 37						
			42	53 63	51 83	49 88	47 82	45 65		Ages 81 and over same as 80				
			43	54 32	52 45	50 40	48 23	45 93						
			44	55 04	53 10	50 94	48 64	46 21						

20 PREMIUMS LIFE POLICY.

No. 99999 Age

AMOUNT $10,000. PREMIUM $38

THE MUTUAL LIFE INSURANCE COMPAN
OF NEW YORK.

In Consideration of the annual premium of *Three hun eighty-three and* 40/100 Dollars, the receipt of which is he acknowledged, and of the payment of a like amount upon *eighteenth* day of *February* hereinafter until twenty full y premiums shall have been paid or until the prior death of Insured,

Promises to Pay at the Home Office of the Company in City of New York upon receipt at said Home Office of due p of the death of *John Doe* of *New York*, County of *New Y* State of *New York*, herein called the Insured, *Ten Thous* Dollars, less any indebtedness hereon to the Company and unpaid portion of the premium for the then current policy-y upon surrender of this Policy properly receipted, to *Mary* *his wife*, beneficiary, with right to the Insured to change beneficiary.

DEATH OF BENEFICIARY BEFORE INSURED: CHANGE OF BE FICIARY.—If any beneficiary die before the Insured the interes such beneficiary shall vest in the Insured, unless otherwise provi herein.

When the interest of a beneficiary shall have vested in Insured, or when the right to change the beneficiary has been served, the Insured, if there be no existing assignment of this Po may, while this Policy is in force, designate a new beneficiary, or without reserving the right to change the beneficiary, by fi written notice thereof at the Home Office of the Company acc panied by this Policy for suitable endorsement hereon. Such cha shall take effect upon the endorsement of the same on the Po by the Company.

PREMIUMS.—All premiums are payable in advance at said H Office or to any agent of the Company upon delivery, on or bef date due, of a receipt signed by either the President, Vice-Presid Second Vice-President, Secretary or Treasurer of the Company countersigned by said agent.

A grace of thirty days (or one month if greater), subject to interest charge at the rate of five per centum per annum, shall granted for the payment of every premium after the first, dur which time the insurance shall continue in force. If death oc within the period of grace, the overdue premium and the unp portion of the premium for the then current policy-year, if any, s be deducted from the amount payable hereunder.

Except as herein provided the payment of a premium or ins ment thereof shall not maintain this Policy in force beyond the d when the next premium or instalment thereof is payable. If premium or instalment thereof be not paid before the end of period of grace, then this Policy shall immediately cease and come void, and all premiums previously paid shall be forfeited the Company except as hereinafter provided.

CONDITIONS.

RESIDENCE AND TRAVEL.—This Policy is free from any restr tion as to residence and travel.

OCCUPATION.—This Policy is free from any restriction as military or naval service, and, as to other occupations of the sured, it is free from any restriction after one year from its d of issue, as set forth in the provisions of the application endor hereon or attached hereto.

SUICIDE.—The Company shall not be liable hereunder in the nt of the Insured's death by his own act, whether sane or in- , during the period of one year after the date of issue of this cy, as set forth in the provisions of the application endorsed eon or attached hereto.

INCONTESTABILITY.—This Policy shall be incontestable, except non-payment of premiums, provided two years shall have elapsed n its date of issue.

This Policy and the application herefor, copy of which is en- ed hereon or attached hereto, constitute the entire contract be- n the parties hereto. All statements made by the Insured shall, e absence of fraud, be deemed representations and not warran- , and no such statement of the Insured shall avoid or be used in ence to a claim under this Policy unless contained in the written lication herefor and a copy of the application is endorsed on or ched to this Policy when issued.

If the age of the Insured has been misstated, the amount pay- hereunder shall be such as the premium paid would have pur- ed at the correct age.

PARTICIPATION.

ANNUAL DIVIDENDS.—This Policy shall participate in the surplus the Company and the proportion of the surplus accruing hereon be ascertained and distributed annually on the anniversary of ate of issue. At the option of the Insured or the owner of this cy such dividends shall be either—

(1) Paid in cash; or,

(2) Applied toward the payment of any premium or premiums;

(3) Applied to the purchase of paid-up participating additions he Policy; or,

(4) Left to accumulate to the credit of the Policy with interest he rate of three per centum per annum compounded annually payable at the maturity of the Policy, but withdrawable on any iversary of the Policy (hereinafter referred to as "dividend osits").

Unless the Insured or the owner of this Policy shall elect other- within three months after the mailing by the Company of a ten notice requiring the election of one of the four above op- , the dividends shall be applied to the purchase of paid-up tions, as per option (3). Such paid-up additions may be sur- dered at any time for a cash value which shall not be less than original cash dividends as per option (1), provided the reserve such paid-up additions has not been applied to purchase ex- ed insurance or paid-up insurance in accordance with the pro- ns of the clause entitled "Options on Surrender or Lapse."

POST-MORTEM DIVIDEND.—On the death of the Insured a divi- will be credited to this Policy for the fraction of a year, if any, n the due date of the last annual dividend, or from the original of the Policy if death take place in the first policy-year, to the of such death. Such dividend shall be payable in cash with the unt insured.

LOANS.—At any time after three full years' premiums have n paid and while this Policy is in force, the Company will ad- ce, on the execution of a proper loan agreement and on proper ignment and delivery of this Policy and on the sole security of, an amount which, with interest thereon to the end of the rent policy-year, shall be equal to, or at the option of the owner than, the cash value at the end of said year: any existing loan on with accrued interest, and any unpaid portion of said current cy-year's premium shall be paid out of such advance. Interest the loan will be at the rate of six per centum per annum payable the end of each policy-year, and this interest, if not paid when , shall be added to the existing loan and shall bear interest at

the same rate. The loan with accrued interest may be repa the Company at any time. Failure to repay any such advan to pay interest shall not avoid this Policy unless the total in edness hereon to the Company shall equal or exceed the cash at the time of such failure, nor until one month after notice have been mailed by the Company to the last known address o Insured and of the Assignee of record, if any, at the Home of the Company. (If a loan is desired before three full y premiums have been paid, the unpaid balance of the three years' premiums may be paid by deduction from the loan made if the amount which can be loaned is sufficient.)

ASSIGNMENT.—No assignment of this Policy shall be bin upon the Company unless it be filed with the Company at its Home Office. The Company assumes no responsibility as to validity of any assignment.

OPTIONS ON SURRENDER OR LAPSE.—After this Policy shall been in force three full years, the owner, within three months any default in payment of premium but not later, may elect ei

(a) to surrender this Policy for its cash value less any debtedness to the Company hereon (this balance is hereinafte ferred to as the net cash value); or,

(b) to have the insurance continued in force as term insur from the date of such default, without future participation without the right to loans or cash value, for an amount equ the face amount of this Policy and any outstanding dividend tions less any indebtedness to the Company hereon; or,

(c) to purchase non-participating paid-up life insurance able at the same time and on the same conditions as this Polic

The cash value under option (a), after premiums have paid for three full years or more, will be the reserve at the da default for the face amount of this Policy and for any divi additions hereto, computed according to the American Exper Table of Mortality assuming interest at the rate of three per ce per annum, less a surrender charge which, in no case, shall be than one and one-half per centum of the face amount insure this Policy: after premiums have been paid for ten full year more there shall be no surrender charge.

The term for which the insurance will be continued under o (b), or the amount of the paid-up life insurance obtainable u option (c), will be such as the net cash value obtainable u option (a) will purchase at the attained age of the Insured at of default when applied as a net single premium according to American Experience Table of Mortality assuming interest at rate of three per centum per annum.

If this Policy shall not, within three months after defau payment of premium, have been surrendered to the Company Home Office for its cash value as provided in option (a), o paid-up insurance as provided in option (c), the insurance w automatically continued as provided in option (b).

TABLE OF LOAN AND SURRENDER VALUES.

The values in the following table are computed in accord with the above provisions and upon the assumption that prem have been paid in full for the number of years the "policy has in force." If there be any indebtedness to the Company o Policy, or if there be any outstanding dividend additions, the v will be modified as hereinbefore provided.

The cash and loan values and the paid-up life insurance s in the following table apply to a Policy for $1,000. As this P is for *$10,000.00* the cash, loan, or paid-up life insurance aval at the end of any policy-year will be *ten times* the amount stat the table for that year.

The period of paid-up continued insurance remains the for a Policy of any amount.

The figures contained in this table represent the actual amounts ilable after deduction of the surrender charge, if any, but with- allowance for dividend additions or indebtedness.

after icy has en in rce	Column 1	Column 2	Column 3		
	*Cash Value **Loan Value	Paid-up non-participating life insurance	Paid-up non-participating continued (Term) insurance for		
			Years	Months	Days
3	$55 00	$124	6	4	0
4	79 96	177	9	1	0
5	107 52	234	11	11	0
6	133 40	285	14	2	0
7	162 64	341	16	4	0
8	192 77	396	18	3	0
9	223 81	452	19	10	0
10	255 78	506	21	2	0
11	286 24	556	22	3	0
12	317 68	605	23	2	0
13	350 16	655	24	0	0
14	383 70	704	24	10	0
15	418 33	753	25	8	0
16	454 11	802	26	7	0
17	491 07	851	27	8	0
18	529 31	900	29	0	0
19	568 89	950	31	0	0
20	609 92	Policy full	paid par	ticipating	
21	621 18				
22	632 51				
23	643 89				
24	655 30				
25 years	666 72				

Values for later years will be computed upon the above stated s and will be furnished upon request.

*The cash value provided for in the above table for the end of licy-year, less interest thereon at the rate of six per centum annum to the end of such policy-year, can be obtained during policy-year provided all premiums due prior to the end of such cy-year shall have been duly paid.

**The loan value provided for in the above table for the end of licy-year can be obtained (less interest) during such policy- as explained in the above clause entitled "Loans."

Any dividend deposits standing to the credit of this Policy at of surrender or lapse shall then be payable in cash in addition ayment of the cash value or to the granting of the paid-up or term insurance above provided for.

(REINSTATEMENT.)—Unless it shall have been surrendered for its value, this Policy may be reinstated at any time within three s from date of default in payment of any premium, upon evi- e of insurability satisfactory to the Company and upon payment he arrears of premium with interest thereon at the rate of five centum per annum, and, at the option of the Insured, either (a) payment in cash to the Company of any indebtedness which ted at said date of default together with interest thereon at the of six per centum per annum, compounded annually, or (b) reinstatement of such indebtedness increased by the amount nterest thereon at the rate of six per centum per annum, com- nded annually, provided such reinstated increased indebtedness not exceed the loan value at the date to which reinstatement nade.

MODES OF SETTLEMENT.—If election be made as hereinafter p vided, the net sum payable under this Policy at death of the Insu provided such net sum be not less than $1,000, will be settled in of the following methods in lieu of being then paid in one sum:—

(1) By the payment of interest at the rate of three per cent per annum on said net sum, payable at the end of each year du the lifetime of the beneficiary, and by the payment upon the de of the beneficiary of the said net sum together with any accr interest for the year then current, unless otherwise directed in notice of election, to the beneficiary's executors, administrators assigns.

(2) By the payment of equal annual instalments for a speci number of years, the first instalment being payable immediat in accordance with the following table for each one thousand d lars of said net sum.

(3) By the payment (a) of twenty equal annual instalme certain, whether the beneficiary lives or dies, the first annual inst ment being payable immediately, and the twentieth annual inst ment being payable nineteen years later, and (b) of annual inst ments of a like amount thereafter throughout the remaining li time of said beneficiary, the first of such annual instalments be payable one year after the twentieth annual instalment certain p vided said beneficiary be then alive, the payments terminating w the last annual instalment preceding the death of said beneficia in accordance with the following table for each one thousand dol of said net sum.

Any instalments payable under (2) or (3) which shall not h been paid prior to the death of the beneficiary shall be paid, unl otherwise directed in the notice of election, to the benficiary's e ecutors, administrators or assigns.

The above modes of settlement (1) and (3) are not availa if the beneficiary be a corporation, a partnership or an associati

The election of any of the foregoing modes of settlement m be made by the Insured and the beneficiary jointly; or, if the ri to change the beneficiary has been reserved, by the Insured alo or, after the death of the Insured, if no election shall have be made, by the beneficiary. If the Policy be assigned, the assig must join in any election. Such election shall be made by givi the Company written notice at its Home Office. This Policy, up its maturity, if such election shall have been made, shall be su rendered to the Company and a supplementary contract shall issued for the mode of settlement elected. Such supplementary co tract shall participate annually in the excess of interest earni over three per centum per annum, at the same excess rate each ye as is used in the dividend calculations of that year in the case policies issued in the same year as this Policy, but if settlement made under mode of settlement (3), only that part of the supp mentary contract providing for instalments for the fixed period twenty years shall participate.

Unless otherwise specified in the written notice making electi of one of the foregoing modes of settlement, the supplementa contract may at any time be surrendered to the Company and t Company will pay for the legal surrender thereof, (a) where mo of settlement (1) has been elected, the said net sum together wi interest thereon to date of surrender at the rate of three per centu per annum for the fractional part of a year, if any, for which inte est shall not have already been paid, (b) where any other of t above modes of settlement has been elected, the commuted or pre ent value of the payments certain yet to be made, exclusive of pa ticipation, computed at three per centum interest, compounded a nually; provided that no such surrender and commutation will b made under mode of settlement (3) except after the death of t beneficiary occurring within the aforesaid twenty years.

TABLE OF ANNUAL INSTALMENTS FOR EACH $1,000.

If so requested in writing when making the election, these instalments will be paid in fractional parts, semi-annually, quarterly, or monthly, the total of the fractional payments each year being equal to the annual payment provided for by this table.

Mode of Settlement (2).		Mode of Settlement (3).			
Number of Annual Instalments.	Amount of each Annual Instalment	Age of Beneficiary at Death of Insured.	Amount of each Annual Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment
2	$507 39	10 and under	$39 52	42	$51 17
3	343 23	11	39 70	43	51 80
4	261 19	12	39 88	44	52 45
5	211 99	13	40 08	45	53 12
6	179 22	14	40 28	46	53 80
7	155 83	15	40 49	47	54 49
8	138 30	16	40 71	48	55 19
9	124 69	17	40 94	49	55 89
10	113 81	18	41 18	50	56 60
11	104 92	19	41 42	51	57 29
12	97 53	20	41 68	52	57 98
13	91 29	21	41 95	53	58 66
14	85 94	22	42 24	54	59 32
15	81 32	23	42 53	55	59 96
16	77 29	24	42 84	56	60 58
17	73 74	25	43 16	57	61 16
18	70 59	26	43 49	58	61 72
19	67 78	27	43 84	59	62 23
20	65 25	28	44 20	60	62 71
25	55 75	29	44 58	61	63 15
30	49 53	30	44 98	62	63 54
		31	45 39	63	63 89
		32	45 82	64	64 20
		33	46 27	65	64 45
		34	46 73	66	64 67
		35	47 22	67	64 85
		36	47 73	68	64 98
		37	48 25	69	65 09
		38	48 79	70	65 16
		39	49 36	71	65 21
		40	49 94	72	65 23
		41	50 54	73 and over	65 25

Agents are not authorized to modify this Policy or to extend the time paying a premium.

In Witness Whereof, the Company has caused this Policy be executed this *eighteenth* day of *February*, 1913.

J. EASTON, *Secretary.* CHARLES A. PEABODY, *President.*

Countersigned.....*Registrar.*

APPLICATION

Is made to THE MUTUAL LIFE INSURANCE COMPANY OF NEW YO
All the following statements and answers, and all those tha
make to the Company's Medical Examiner, in continuation of t
application, are true, and are offered to the Company as an indu
ment to issue the proposed policy, which shall not take effect uni
and until the first premium shall have been paid, during my c
tinuance in good health, and unless also the policy shall have b
issued during my continuance in good health; except in case
binding receipt shall have been issued as hereinafter provided.

14. Do you wish the privilege of changing the beneficiary fr
time to time provided the policy has not been assign

During the period of one year following the date of issue of
Policy of Insurance for which application is hereby made, I will
engage in any of the following extra hazardous occupations or e
ployments: retailing intoxicating liquors, handling electric wires
dynamos, blasting, mining, sub-marine labor, aeronautic ascensio
the manufacture of highly explosive substances, service upon a
railroad train or track or in switching or in coupling cars, or
any steam or other vessel, unless written permission is expres
granted by the Company.

It is understood that the risk of death will not be covered
the policy provided such death occur by my own act. whether sa
or insane, during the period of one year next following the date
issue.

I have paid $..... in cash to the subscribing Solicit
Agent, who has furnished me with a binding receipt therefor, sign
by the Secretary of the Company, making the insurance in fo
from this date, provided this application shall be approved, and t
policy duly issued.

MEDICAL EXAMINER'S FORM

I certify that my answers to the foregoing questions are correctly
corded by the Medical Examiner.

PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE ANNUAL DIVIDEND POLICY.

λ 99999. AGE 35.
MOUNT $10,000. ANNUAL PREMIUM $359.30.

ATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA, CHICAGO, ILL.

Hereby Agrees to Pay *Ten Thousand* Dollars to *Mary Doe* ife of the Insured) if living, if not living, to the Insured's ecutors, Administrators or Assigns, or to any other Beneficiary ignated by the Insured as hereinafter provided, at the Home ce of the Company in the City of Chicago, Illinois, less any ebtedness to the Company hereon and any unpaid portion of current year's premium, upon receipt of due proof of the th of *John Doe* the Insured hereunder, during the contin- ce of this Contract, as hereinafter provided.

Dividends:—This Policy shall participate in the surplus of Company. The Company, beginning at the end of the second ry year, and annually thereafter, will determine and account the portion of the surplus accruing on this Policy. The In- ed shall be entitled to receive the dividends apportioned, either

(A) In Cash; or,

(B) Applied to reduce future premiums, if any; or,

(C) Applied to purchase Paid-up Participating Additions to Policy at the Company's single premium rate for the attained of the Insured.

If the Insured does not select one of the above options, the idends will be paid in Cash.

BENEFITS, PRIVILEGES AND PROVISIONS.

CHANGE OF BENEFICIARY.—The Insured shall have the right, at time when this Policy is in force and not assigned, to change Beneficiary or Beneficiaries, in accordance with the rules of the mpany, by filing with the Company a written request for the nge desired and presenting the Policy for endorsement, such nge to take effect upon endorsement of the same upon the Policy the Company.

INCONTESTABILITY.—This Policy shall be incontestable after two rs from its date, except for non-payment of premium, and except violation of its conditions in regard to military or naval service me of war. If, however, the age of the Insured has been mis- ted, the amount payable under this Policy, either within or after contestable period, shall be such amount of insurance as the mium paid would have purchased at the rate for the correct age the Insured. Age will be admitted on satisfactory proof.

The Insured may serve in the militia in time of peace, or for purpose of preserving order in case of riot; but in time of war, ore engaging in hostilities, a written permit must be obtained m the Company. On written request and payment of the extra mium charged therefor, a permit will be granted for military or al service in time of war. In case of the death of the Insured m service in war, without such permit, the liability of the Com- ny shall be limited to the reserve hereon.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month be allowed in the payment of each premium after the first, which month the insurance will continue in force; and if sured shall die within the month of grace, the unpaid premiu the current policy year will be deducted from the amount p under this Policy.

REINSTATEMENT.—This Policy, if not previously surrende the Company, will be reinstated at any time within three from date of default in payment of premium, upon written ap tion therefor accompanied by proof of insurability satisfact the Company, and upon the payment of premiums to date of statement, with interest at the rate of five per cent per annum payment or reinstatement, with interest at contract rate, o indebtedness existing at the date of such default.

CASH LOANS.—At any time while this policy is in force its original premium-paying condition, the Company will, ad on proper assignment of the policy and on the sole security th any sum not exceeding the cash surrender value of the policy end of the current policy year, less any outstanding indebtedne or secured by the policy and any unpaid balance of the premiu the current policy year. Interest on any such loan will be rate of five per cent per annum and will be payable in advan the end of the current policy year and annually in advance after. Failure to repay any such advance or loan or to pay int shall not void the policy unless the total indebtedness there the company shall equal or exceed the loan value at the time of failure, nor until one month after notice shall have been mail the Company to the last known address of the Insured and assignee, if any.

NON-FORFEITURE PROVISIONS.

VALUES UPON SURRENDER OR LAPSE.—After premiums shall been paid hereon for three full years, in case of default in pre payments, the Insured or the legal holder hereof shall be ent

CASH SURRENDER VALUE.—To receive the Cash Surrender of this Policy, upon legal surrender thereof to the Company Home office within two months after date of default; or,

PAID-UP INSURANCE.—Upon written application and legal render of this Policy to the Company at its Home Office, two months after default, to have this Policy reissued by end ment as a Paid-Up Non-Participating Policy payable at the time and on the same conditions as this Policy, for such am as the Cash Surrender Value of this Policy, less any indebted thereon, will purchase, applied as a net single premium at th tained age of the Insured, according to the American Exper Table of Mortality with interest at the rate of three and one per cent per annum; or,

EXTENDED INSURANCE.—To have the Policy automatically tended in force from date of default, without participation without the right to loans, for its face amount, including any dend additions and less any indebtedness thereon, for the nu of years and complete months which the Cash Surrender Valu this Policy at date of default, less any indebtedness thereon, purchase, applied as a net single premium at the attained ag the Insured, according to the American Experience Table of tality with interest at the rate of three and one-half per cent annum.

The Cash Surrender Values of this Policy from the end of third year to the end of the fourteenth year are the full rese on the Policy and any dividend additions thereto, according to American Experience Table of Mortality with interest at the of three and one-half per cent per annum, less a percentage more than one) of the face amount of the Policy. At the en the fifteenth year and thereafter the Cash Surrender Values the full reserve by said standard.

The figures in the following table are computed in accordance h the foregoing provisions and upon the assumption that there o indebtedness on the Policy and that there are no dividend addi- s. They are stated for completed insurance years only, and in of default in payment of premium due at an intermediate peri- the non-forfeiture values will be computed on the same basis as e corresponding values for the end of the policy year last ex- ed, and subject to the same conditions.

ABLE OF EXTENDED AND PAID-UP INSURANCE, CASH AND LOAN VALUES.

ter Pre- ums have en Paid d Years.	Extended Insurance		Paid-up Insurance	Cash Surrender and Loan Values
	Years	Months		
Years	3	8	$ 830 00	$ 328 10
"	6	8	1380 00	554 10
"	8	11	1920 00	788 70
"	11	4	2460 00	1097 00
"	13	7	3000 00	1284 40
"	15	7	3540 00	1546 20
"	17	3	4070 00	1817 90
"	18	8	4600 00	2099 60
"	20	0	5130 00	2391 80
"	21	1	5660 00	2694 80
"	22	2	6180 00	3008 90
"	23	1	6700 00	3334 60
"	24	8	7410 00	3772 20
"	25	9	7930 00	4122 40
"	26	11	8440 00	4485 40
"	28	4	8960 00	4862 30
"	30	7	9470 00	5254 60
"	Full Paid For		10000 00	5661 50
"				6269 20
"				6882 40

Loan and Surrender Values for years after the twentieth, are ivalent to the full reserve on the Policy and on any dividend itions thereto, and will be furnished on request.

The values shown in the table are exclusive of any reserve or dend additions.

This Policy, together with the application therefor, a copy of ch is hereto attached and made a part hereof, shall constitute entire contract between the parties hereto.

All statements made by the Insured shall, in the absence of d, be deemed representations and not warranties; and no such tement shall avoid this Policy unless it is contained in the writ- application therefor, a copy of which application is attached eto.

Agents are not authorized to alter or modify this Policy of rance, or to extend the time for the payment of any premium.

In any distribution of surplus or apportionment of profits, the nciples or methods which may be adopted by the Company for h distribution or apportionment shall be accepted by the In- ed, and all parties having or claiming any interest under this icy.

The Company, upon request, will furnish blanks for proof of th under this Policy. Proof of death must be furnished to the pany at its Home Office in Chicago, Illinois.

All premiums are payable at the Home Office, but will be ac- ted elsewhere if paid to an agent in exchange for a receipt, ed by the President, Vice-President, Secretary or Actuary and ntersigned by the agent designated thereon. This insurance is ted upon condition that all premiums be promptly paid when e, and failure to pay any premium, or any part thereof, when

due, shall forfeit and cancel this contract and terminate all d tions of the Company under this Policy, except as herein wise provided. No act or series of acts upon the part of the pany in sending premium notices and accepting premium pay after maturity shall constitute or evidence a waiver of the prov of this paragraph.

The insurance under this Policy is based upon annual prem payable in advance, but premiums may be paid in semi-ann quarterly installments, in advance, at the option of the Insur follows: *$186.80* semi-annually, carrying the insurance fo months; or *$95.20* quarterly, carrying the insurance for months; with one month of grace on each premium after the as elsewhere provided herein.

Any assignment of this Policy must be acknowledged and in duplicate, and both copies must be sent to the Home office of which will be returned with endorsement. The Company not assume responsibility for the validity of any assignment any claim arising under an assignment will be subject to factory proof of insurable interest. Forms for assignment w furnished by the Company.

The Reserve Values on this Policy are computed accordin the American Experience Table of Mortality with interest a rate of three and one-half per cent per annum.

INSTALLMENT OPTIONS.

This policy is issued payable in one sum on the death o Insured, but the Insured may at any time, upon written conse the assignee or irrevocable beneficiary, if any, change the ma of such payment from one sum to such number of limited in ments as the Insured may elect, as provided in the following T of Limited Installments, by giving written notice to the Com at its Home Office in Chicago, Illinois, accompanied by this p for endorsement. The Insured may at any time during his life in like manner direct that the beneficiary shall have the right, any installment becomes due, to commute and receive in one the then present cash value of all unpaid installments, compute the basis of interest at the rate of three and one-half per cent annum. The beneficiary, without such direction, shall not have right.

In like manner, the Insured may, if there is but one benefi under the policy, direct that the proceeds of the policy shall come payable in continuous installments during the lifetime o beneficiary; the amount of each installment, according to the a last birthday of the beneficiary, at date of death of the Ins being indicated in the following Table of Continuous Installm

In like manner, the Insured may at any time subsequ change any selection of Installment Benefits; or revoke any s tion, thereby making this policy again payable in one sum.

In the event of the death of the beneficiary after the mat of this policy and before the payment of the total number o stallments payable hereunder, the executor or administrator of beneficiary shall have the right to commute into one cash pay the then present value of the unpaid installments, computed on basis of interest at the rate of three and one-half per cent annum.

The first installment under this Contract shall be due in diately upon receipt of due proof of the death of the Insured, subsequent installments shall be paid annually thereafter, each succeeding anniversary of the first payment, until all ins ments due shall have been paid.

The following tables are based upon $1,000.00 insurance, will apply pro rata to the amount payable under this polic event of the death of the Insured while this policy is in force. however, the amount due is less than $1,000.00, it shall be pai one sum and not in installments.

TABLE OF LIMITED INSTALLMENTS

Number of Installments	25	*20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2
Amount of Each	$59.62	$67.98	$70.47	$73.25	$76.37	$79.88	$83.90	$88.47	$93.77	$99.98	$107.33	$116.17	$127.00	$140.55	$158.01	$181.22	$213.99	$268.94	$364.86	$626.50

*ILLUSTRATION.—If the selection of 20 Installments is made, the amount of each Installment will be $67.98 for each $1,000.00 insurance) payable; twenty of said annual installments to be paid after the death of the Insured.

TABLE OF CONTINUOUS INSTALLMENTS

Twenty-five Annual Installments at least to be paid, but Installments to continue during the entire life-time of beneficiary. (Payment by Continuous Installments cannot be selected if there is more than one beneficiary under this Policy.)

Age of Beneficiary at Death of Insured	10 OR UNDER	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Amount of Each Installment	$40.25	$40.44	$40.63	$40.82	$41.03	$41.24	$41.46	$41.69	$41.93	$42.18	$42.44	$42.71	$42.99	$43.28	$43.59	$43.90	$44.22	$44.56	$44.93
Age of Beneficiary at Death of Insured	29	30	31	32	33	34	*35	36	37	38	39	40	41	42	43	44	45	46	47
Amount of Each Installment	$45.30	$45.68	$46.07	$46.48	$46.90	$47.34	$47.79	$48.25	$48.72	$49.20	$49.69	$50.19	$50.69	$51.20	$51.72	$52.23	$52.74	$53.24	$53.74
Age of Beneficiary at Death of Insured	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66 OR OVER
Amount of Each Installment	$54.22	$54.69	$55.13	$55.56	$55.97	$56.34	$56.69	$57.01	$57.30	$57.56	$57.79	$57.99	$58.14	$58.26	$58.36	$58.47	$58.53	$58.57	$58.57

*ILLUSTRATION.—If at the death of the Insured the beneficiary should be 35 years of age last birthday, the amount of each Annual Installment will be $47.79 for each $1,000.00 of insurance, payable during the entire life-time of the beneficiary, but if the beneficiary should die before the 25 Installments shall have been paid, the remainder of the 25 Installments shall be commuted and paid in one sum to the executors, administrators or assigns of the beneficiary.

This insurance is granted in consideration of the payme advance of a premium of *Three Hundred Fifty-nine* Dollars *Thirty* Cents (which may, however be paid in semi-annual or terly installments, as elsewhere provided herein), for one y term insurance, terminating on the *first* day of *April*, 1914, an minimum reserve, if any, required by law, and in further consi tion of the payment of an annual renewal premium of *Three dred Fifty-nine* Dollars and *Thirty* Cents on or before the *first* of each *April* thereafter during the continuance of this Contrac until renewal premiums for *nineteen* complete years shall have paid.

IN WITNESS WHEREOF, the NATIONAL LIFE INSURA COMPANY OF THE UNITED STATES OF AMERICA has ca this Agreement to be signed by its President and Secretary at cago, Illinois, this *first* day of *April* in the year Nineteen Hun and *Thirteen*.

ROBERT D. LAY, *Secretary.* A. M. JOHNSON, *Preside*

APPLICATION.

I represent on behalf of myself, and of any person who have or claim an interest in any Policy issued under this ap tion, that all of the above answers, as well as those I have ma may hereafter make to the Company's Medical Examiner, are complete and true. I agree to pay the first premium upon any icy issued hereon; and further agree that the Company shall no liability under this application until it has been received, approved, the Policy issued thereon by the Company and deli to me, and the premium actually paid to and accepted by the pany or its authorized agent, all during my lifetime and pr condition of health.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read all statements and ans in both parts of this application, and represent and agree, on b of myself and of any person who shall have or claim any int in any contract issued hereunder, that said statements and ans as therein written, are full, complete and true, and shall be basis of and the consideration for the contract hereby applied and for any additional contract of insurance that may be issue the faith hereof; and agree that if within a period of one year the date of any policy that may be issued upon this applicatio shall die from self-destruction, sane or insane, the Company's bility under such Policy shall be limited to a sum equal to premiums actually received by it.

I hereby expressly waive, on behalf of myself and of any pe who shall have or claim any interest in any Policy issued under, all provisions of law now existing or that may here exist, preventing any physician or other person from disclosing information acquired in attending me in a professional capacit otherwise, or rendering such physician or person incompetent to tify as a witness in any manner whatever; and I further he consent that any such physician or person shall also disclose to Company any such information.

20-PREMIUMS LIFE POLICY.

99999. AGE,
MOUNT, $10,000. ANNUAL PREMIUM, $372

NATIONAL LIFE INSURANCE COMPANY

An Insurance of *Ten Thousand* Dollars is hereby granted
life of *John Doe* of *Montpelier, Vermont,* immediately p
e upon receipt at the Home Office of the Company in Mc
er, Vermont, of due proofs of the death of the Insured d
the continuance of this policy, to *his wife Mary Doe.*

HANGE OF BENEFICIARY. The right is reserved to the
d, if no assignment of this policy has been daly filed with
pany, to designate a new beneficiary, from time to time,
g written notice thereof at the Home Office of the Compa
h change shall take effect only upon its endorsement on
y by the Company. If any beneficiary shall die before
ed, the interest of such beneficiary shall vest in the Insur
s otherwise provided by the policy.

ONSIDERATION. This policy is issued in consideration of
cation therefor and a premium of *Three hundred seventy-t*
o Dollars, to be paid to this Company upon delivery of t
y, and of the payment of a like sum on or before the *ei*
of *February* in every year during the lifetime of the Insu
twenty full years' premiums have been paid.

NCONTESTABILITY. This policy shall be incontestable after
from its date, except for non-payment of premiums.

PARTICIPATION. This policy shall participate in the surplus
Company and the Company will annually determine and
t for the portion of the divisible surplus accruing here
idends, when declared, shall become absolutely the prop
he Insured and at his option may be: 1st, Paid in cash;
, Applied toward the payment of any premium or premiu
rd, Converted into additional paid-up insurance. Unless
ed under the policy shall elect otherwise within one mo
any dividend is due, the same shall be paid in cash.

POLICY THE ENTIRE CONTRACT. This policy and its applica
ch is made a part hereof and a copy of which is hereon

dorsed, together with General Provisions contained on the rev of this page, which are hereby made a part of this policy as as if they were recited at length over the signatures here affixed, constitute the entire contract between the parties.

In Witness Whereof, the NATIONAL LIFE INSURANCE C PANY has, by its President and Secretary, signed this policy, *sixth* day of *February*, 190*8*, at Montpelier, Vermont.

O. D. CLARK, *Secretary.* JOS. A. DEBOER, *President*

GENERAL PROVISIONS.

NON-FORFEITURE.—(a) On failure to pay any premium or part thereof, or any premium note or interest thereon, when this policy, except as otherwise provided herein, shall immedi lapse; if, however, lapse occurs after three full years' premi have been paid, the owner of the policy shall be entitled, at the of successive policy years, to one of the settlements specified in following table, which are: *First*, without action of the Insu Non-Participating Continued Term Insurance for *$10,000* for specified term; or *Second*, on application and legal surrender of policy within three months, a Paid-up Policy, (participating if one hundred dollars or more); or *Third*, on application and surrender of this policy within three months, a Cash Value.

TABLE OF CONTINUED AND PAID-UP INSURANCE AN CASH OR LOAN VALUES.

At end of	Continued Insurance.		Paid-up Insurance.	Cash or Loan Values.	At end of	Continued Insurance.		Paid-up Insurance.	Cash or
	Yrs.	Days.				Yrs.	Days.		
3d Year	6	224	$1580	$562 00	13th Year	22	195	$6550	$3
4th "	8	332	2040	844 60	14th "	23	186	7040	38
5th "	11	86	2560	1115 20	15th "	24	70	7530	41
6th "	13	15	3060	1394 60	16th "	25	15	8020	45
7th "	14	290	3560	1681 40	17th "	25	359	8510	4
8th "	16	216	4070	1977 70	18th "	27	37	9000	5
9th "	18	52	4570	2283 10	19th "	28	202	9530	5
10th "	19	172	5060	2557 80	20th "	..	...	10000	6
11th "	20	227	5560	2862 40	25th "	..	...	.....	8
12th "	21	290	6050	3176 80	30th "	..	...	.....	7

(b) The above table of values represents the full rese according to the American Experience Table of Mortality with inte at three per cent, less a deduction in the table of continued in ance of not exceeding at any time two and one-half per cent of amount insured; less a deduction in the table of cash or loan va of not exceeding one per cent of the amount insured up to the of the seventh policy year, said values for the eighth and any su quent year being the full reserve; and with no deduction at time in the table of paid-up insurance. The corresponding va for intervening and subsequent years will be extended on req upon a like basis of calculation. To these cash surrender or l and paid-up insurance values will be added in any settlement full reserve or face values respectively of any dividend addit in force.

(c) Should default occur in the payment of any quarterly or mi-annual premium within the policy year, the cash or paid-up or tinued insurance values will be the values at the beginning of year plus a proportionate part of the increase in values by the ble for such year.

(d) Any indebtedness to the Company, unless otherwise pro-ed in this policy, will be deducted from the cash value and will o proportionately reduce the sum of paid-up insurance and the ount at risk under continued insurance.

LOANS.—After three full annual premiums have been paid, the npany will loan upon the sole security of this policy while tinued in force, and upon receipt by it of this policy duly gned, up to the limit secured by the above specified cash or n values at the end of the policy year within which application the loan is made. The rate of interest on such loan shall not ed six per cent per annum and if such interest be not paid, n due, it shall be added to the principal until the limit of said surrender value has been reached, whereupon, if then the in-t be not paid, the policy shall become null and void, but not one month after notice shall have been mailed by the Company last known address of the person to whom the loan was made of the Insured and any assignee.

NOTE.—If the Insured or any beneficiary is a minor, or cannot e a legal transfer, no loan will be made upon his signature. No will be made on continued insurances.

PREMIUM PAYMENTS.—All premiums, both first and renewal, are ble in advance at the Home Office or to an agent of the Com-y upon delivery, on or before date due, of a receipt signed either e Secretary or Actuary of the Company and countersigned by agent. Notes for premiums will be accepted on the sole sig-re of the Insured, provided this policy be not duly assigned, so as the free loan value of the policy is sufficient security there-and such notes will be a lien on the policy as fully as if exe-d by all persons having an interest therein and accompanied roper assignment thereof.

GRACE.—A grace of thirty-one days will be granted for pay-t of every premium after the first, holding the insurance in full , but if death occurs during said period, the overdue premium be deducted in any settlement of this policy.

INSTALMENT SETTLEMENTS.—(a) The Insured, provided this y has not been assigned, on written notice to the Company the return of this policy for such endorsement may provide the payment of its proceeds as follows:

(1) To have the Company retain all or part of such proceeds, ject to its payment annually to the beneficiary of three per cent. rest thereon, first payment one year after maturity of this cy. If this mode of settlement is used, the Company will pay rata interest for the year in which the beneficiary may die, or ny anniversary, upon request of the beneficiary, it will pay the eeds in full in determination of its entire obligation.

(2) To have all or any part of such proceeds paid to the ficiary in equal yearly instalments, as per table on fourth page of, first payment immediate.

(3) To have all or any part of such proceeds paid to the eficiary in a given number of instalments certain and also dur-the after lifetime of the beneficiary, first payment immediate, per table on fourth page hereof.

(b) The guarantees next immediately preceding are sul to these further mutual understandings:

(1) The Company will pay the beneficiary at any time commuted value of unpaid instalments certain, computed at t per cent. interest yearly, unless otherwise directed by written tice from the Insured.

(2) The beneficiary may make use of any of the mode payment by instalments herein provided unless the Company been otherwise directed by written notice from the Insured provided this policy does not stand assigned.

REINSTATEMENT.—In case of lapse of this policy, provide has not been surrendered to the Company, it may be reinstate any time on written application therefor, and the payment of its premium arrears and reinstatement or payment of any ind edness existing at the date of original default, with interest exceeding six per cent. per annum, and provided satisfactory dence of insurability is supplied.

MISSTATEMENT IN AGE.—If the age of the Insured has b misstated, on satisfactory proof thereof the amount payable u this policy shall be such as the premium would have purchase the correct age, or at the option of the Insured the premium be adjusted and credit given to the Insured or to the Company, cording to the Company's published rate at date of issue.

ASSIGNMENTS.—No assignment of this policy shall be bind upon the Company until it be filed with the Company at its H Office. The Company assumes no responsibility for the validity any assignment.

NOTE.—The claim of any assignee shall be subject to proof interest. The interest of any minor (beneficiary or assignee) m be released by a legally appointed guardian, duly authorized by appointing court, before the surrender value can be paid in cash

SETTLEMENT.—Any indebtedness to the Company on accoun this policy, including any deferred premiums for the uncompl policy year, will be deducted in any settlement of this policy a claim by death.

REPRESENTATIONS.—All statements made by the Insured sh in the absence of fraud, be deemed representations and not w ranties, and no such statement shall avoid this policy or be u in defence of a claim upon it unless contained in the written plication hereon endorsed.

ALTERATIONS.—No one except the President, a Vice Preside Secretary or Actuary of the Company, has power, in behalf of Company, to make or modify this policy, to extend the time paying any premium, to waive any forfeiture, or to bind the Co pany by making any promises or by accepting any representati or information not contained in the application for this poli These powers will not be delegated.

LIMITATION OF ACTION.—No action at law or in equity shall commenced against the Company for claim under this policy af six years from the time cause of action shall accrue, and it is agre that, in case of claim by death, cause of action, if any, shall acc on the date of death of the Insured.

NOTICE TO MEMBERS.—The Insured is hereby notified that all claims under this policy are payable at the Home office in Montpelier, Vermont; that he is a member of the NATIONAL LIFE INSURANCE COMPANY during the continuance of this policy and of any paid-up or continued insurance arising therefrom, and that the annual meetings of the Company are holden at its Home Office in Montpelier, Vermont, on the 3rd Tuesday of January, in each year at 10 o'clock A. M.

INSTALMENT TABLE.

INSTALMENT SETTLEMENTS ON BASIS OF $1,000 OF INSURANCE PROCEEDS.

INSTALMENT SETTLEMENTS ON BASIS OF $1,000 OF INSURANCE PROCEEDS

PROVISION NO. (1)

Number Instalments	Yearly Instalment Certain	Attained Age of Beneficiary	Yearly for 10 Years Certain and during life of Beneficiary	Yearly for 15 Years Certain and during life of Beneficiary	Yearly for 20 Years Certain and during life of Beneficiary	Yearly for 25 Years Certain and during life of Beneficiary	Yearly for 30 Years Certain and during life of Beneficiary	Attained Age of Beneficiary	Yearly for 10 Years Certain and during life of Beneficiary	Yearly for 15 Years Certain and during life of Beneficiary	Yearly for 20 Years Certain and during life of Beneficiary	Yearly for 25 Years Certain and during life of Beneficiary	Yearly for 30 Years Certain and during life of Beneficiary
1	$1,000 00	10 and under	$40 02	$40 13	$39 52	$39 38	$38 33	45	$57 27	$55 46	$53 13	$50 41	$47 47
2	502 38	11	40 61	40 37	39 81	39 24	38 35	46	58 32	56 34	53 80	50 88	47 74
3	341 19	12	41 20	40 61	39 88	39 11	38 38	47	59 42	56 58	54 50	51 36	47 98
4	261 21	13	41 49	40 76	39 95	39 00	38 40	48	60 58	57 22	54 89	51 76	48 21
5	211 79	14	41 79	41 14	40 49	39 80	38 72	49	61 78	57 88	55 29	52 18	48 42
6	179 82	15	41 96	41 37	40 71	40 09	39 08	50	63 07	58 60	55 69	52 59	48 61
7	155 31	16	42 13	41 61	40 94	40 37	39 44	51	64 38	59 32	56 09	52 99	48 78
8	136 61	17	42 30	41 85	41 17	40 65	39 80	52	65 72	60 05	56 49	53 39	48 93
9	121 93	18	42 47	42 11	41 40	40 93	40 17	53	67 07	60 78	56 89	53 80	49 06
10	110 00	19	42 65	42 38	41 63	41 22	40 55	54	68 44	61 52	57 30	54 22	49 17
11	100 03	20	42 83	42 65	41 87	41 52	40 94	55	69 83	62 24	57 72	54 66	49 27
12	91 58	21	43 02	42 93	42 12	41 83	41 34	56	71 20	62 97	58 15	55 09	49 37
13	84 38	22	43 21	43 22	42 38	42 15	41 76	57	72 58	63 71	58 58	55 53	49 45
14	78 22	23	43 41	43 52	42 65	42 48	42 19	58	73 97	64 45	59 01	55 98	49 53
15	73 00	24	43 61	43 83	42 93	42 82	42 63	59	75 36	65 20	59 45	56 43	49 60
16	68 56	25	43 82	44 15	43 22	43 17	43 07	60	76 77	65 96	59 90	56 88	49 68
17	64 61	26	44 03	44 47	43 52	43 52	43 51	61	78 18	66 72	60 35	57 34	49 75
18	61 19	27	44 25	44 80	43 83	43 88	43 96	62	79 60	67 49	60 81	57 80	49 81
19	58 22	28	44 47	45 14	44 15	44 25	44 42	63	81 03	68 27	61 28	58 27	49 87
20	55 59	29	44 70	45 49	44 48	44 63	44 89	64	82 47	69 06	61 76	58 75	49 93
21	53 19	30	44 93	45 85	44 82	45 02	45 37	65	83 92	69 86	62 25	59 24	49 98
22	51 00	31	45 17	46 22	45 17	45 42	45 86	66	85 38	70 67	62 75	59 74	50 03
23	48 99	32	45 41	46 60	45 53	45 83	46 36	67	86 85	71 49	63 26	60 25	50 08
24	47 13	33	45 66	46 99	45 90	46 24	46 87	68	88 33	72 32	63 78	60 77	50 13
25	45 40	34	45 91	47 39	46 28	46 66	47 39	69	89 82	73 16	64 31	61 30	50 17
26	43 79	35	46 17	47 80	46 67	47 09	47 92	70	91 32	74 01	64 85	61 84	50 21
27	42 28	36	46 43	48 22	47 07	47 53	48 46	71	92 83	74 87	65 40	62 39	50 25
28	40 87	37	46 70	48 65	47 48	47 98	49 00	72	94 35	75 74	65 96	62 95	50 28
29	39 55	38	46 97	49 09	47 90	48 44	49 55	73	95 88	76 62	66 53	63 52	50 31
30	38 31	39	47 25	49 54	48 33	48 91	50 11	74	97 42	77 51	67 11	64 10	50 34
31	37 14	40	47 53	49 99	48 77	49 39	50 68	75	98 97	78 41	67 70	64 69	50 37
32	36 04	41	47 82	50 45	49 22	49 88	51 26	76	100 53	79 32	68 30	65 29	50 39
33	35 00	42	48 12	50 92	49 68	50 38	51 85	77	102 10	80 24	68 91	65 90	50 41
34	34 00	43	48 42	51 40	50 15	50 89	52 45	78	103 68	81 17	69 52	66 52	50 43
35	33 05	44	48 73	51 89	50 63	51 41	53 06	79	105 27	82 11	70 14	67 14	50 45
36	32 15	45	49 04	52 39	51 12	51 94	53 68	80	106 87	83 06	70 77	67 77	50 46
37	31 29	46	49 36	52 90	51 62	52 48	54 31	81	108 48	84 02	71 41	68 41	50 47
38	30 47	47	49 68	53 42	52 13	53 03	54 95	82	110 10	84 99	72 05	69 06	50 48
39	29 69	48	50 01	53 95	52 65	53 59	55 60	83	111 73	85 97	72 71	69 71	50 49
40	28 94	49	50 34	54 49	53 18	54 16	56 26	84	113 37	86 96	73 37	70 37	50 50
41	28 22	50	50 68	55 04	53 72	54 74	56 93	85	115 02	87 96	74 04	71 04	50 51
42	27 53	51	51 02	55 60	54 27	55 33	57 61	86	116 68	88 97	74 72	71 72	50 52
43	26 87	52	51 37	56 17	54 83	55 93	58 30	87	118 35	89 99	75 41	72 41	50 53
44	26 23	53	51 72	56 74	55 39	56 54	58 99	88	120 03	91 02	76 11	73 11	50 54
45	25 62	54	52 08	57 32	55 96	57 16	59 69	89	121 72	92 06	76 82	73 82	50 55
46	25 03	55	52 44	57 91	56 54	57 79	60 40	90	123 42	93 11	77 54	74 54	50 56
47	24 46	56	52 81	58 51	57 13	58 43	61 12	91	125 13	94 17	78 27	75 27	50 57
48	23 91	57	53 18	59 12	57 73	59 08	61 85	92	126 85	95 24	79 00	76 00	50 58
49	23 38	58	53 56	59 73	58 34	59 73	62 58	93	128 58	96 32	79 74	76 74	50 59
50	22 87	59	53 94	60 35	58 96	60 39	63 32	94	130 32	97 41	80 49	77 49	50 59
51	22 38	60	54 33	60 98	59 59	61 06	64 07	95	132 07	98 51	81 24	78 24	50 60
52	21 91	61	54 72	61 62	60 23	61 74	64 83	96	133 83	99 62	82 00	79 00	50 60
53	21 45	62	55 12	62 27	60 88	62 43	65 60	97	135 60	100 74	82 76	79 76	50 61
54	21 01	63	55 52	62 93	61 54	63 13	66 38	98	137 38	101 87	83 53	80 53	50 61
55	20 58	64	55 93	63 60	62 21	63 84	67 17	99	139 17	103 00	84 31	81 31	50 61
56	20 16	65	56 34	64 28	62 89	64 56	67 97	100	140 97	104 14	85 09	82 09	50 62
57	19 75	66	56 75	64 97	63 58	65 29	68 78	101	142 78	105 29	85 88	82 88	50 62
58	19 35	67	57 17	65 67	64 28	66 02	69 60	102	144 60	106 45	86 68	83 68	50 62
59	18 96	68	57 59	66 38	64 99	66 76	70 43	103	146 43	107 61	87 48	84 48	50 62
60	18 58	69	58 02	67 09	65 71	67 51	71 27	104	148 27	108 78	88 29	85 29	50 62
61	18 21	70	58 45	67 81	66 43	68 26	72 12	105	150 12	109 96	89 10	86 10	50 62
62	17 85	71	58 88	68 54	67 16	69 02	72 97	106	151 97	111 14	89 92	86 92	50 62
63	17 50	72	59 32	69 28	67 90	69 78	73 83	107	153 83	112 33	90 74	87 74	50 62
64	17 16	73	59 76	70 02	68 65	70 55	74 70	108	155 70	113 53	91 57	88 57	50 62
65	16 83	74	60 21	70 77	69 41	71 33	75 57	109	157 57	114 73	92 40	89 40	50 62
66	16 51	75	60 66	71 52	70 17	72 12	76 45	110	159 45	115 94	93 24	90 24	50 62
67	16 20	76	61 12	72 28	70 94	72 92	77 34	111	161 34	117 16	94 08	91 08	50 62
68	15 90	77	61 58	73 05	71 72	73 73	78 23	112	163 23	118 38	94 93	91 93	50 62
69	15 61	78	62 05	73 82	72 50	74 55	79 13	113	165 13	119 61	95 78	92 78	50 62
70	15 32	79	62 52	74 60	73 29	75 37	80 04	114	167 04	120 85	96 64	93 64	50 62
71	15 04	80	63 00	75 38	74 08	76 20	80 95	115	168 95	122 09	97 50	94 50	50 62
72	14 77	81	63 48	76 17	74 88	77 04	81 87	116	170 87	123 34	98 37	95 37	50 62
73	14 50	82	63 97	76 96	75 69	77 89	82 79	117	172 79	124 60	99 24	96 24	50 62
74	14 24	83	64 46	77 76	76 50	78 75	83 72	118	174 72	125 86	100 12	97 12	50 62
75	13 99	84	64 96	78 57	77 32	79 62	84 66	119	176 66	127 13	101 00	98 00	50 62
76	13 74	85	65 46	79 38	78 15	80 50	85 60	120	178 60	128 41	101 89	98 89	50 62
77	13 50	86	65 97	80 20	78 98	81 39	86 55	121	180 55	129 69	102 78	99 78	50 62
78	13 26	87	66 48	81 03	79 82	82 29	87 51	122	182 51	130 98	103 68	100 68	50 62
79	13 03	88	67 00	81 87	80 67	83 20	88 47	123	184 47	132 28	104 58	101 58	50 62
80	12 80	89	67 52	82 71	81 52	84 12	89 44	124	186 44	133 58	105 49	102 49	50 62
81	12 58	90	68 05	83 56	82 38	85 05	90 42	125	188 42	134 89	106 41	103 41	50 62
82	12 36	91	68 58	84 42	83 25	85 98	91 41	126	190 41	136 21	107 33	104 33	50 62
83	12 15	92	69 12	85 28	84 13	86 92	92 40	127	192 40	137 53	108 26	105 26	50 62
84	11 94	93	69 66	86 15	85 02	87 87	93 40	128	194 40	138 86	109 19	106 19	50 62
85	11 74	94	70 21	87 03	85 91	88 83	94 41	129	196 41	140 20	110 13	107 13	50 62
86	11 54	95	70 77	87 91	86 81	89 79	95 42	130	198 42	141 54	111 07	108 07	50 62
87	11 35	96	71 33	88 80	87 72	90 76	96 44	131	200 44	142 89	112 02	109 02	50 62
88	11 16	97	71 90	89 70	88 63	91 74	97 47	132	202 47	144 25	112 97	110 97	50 62
89	10 97	98	72 47	90 60	89 55	92 73	98 50	133	204 50	145 61	113 93	111 93	50 62
90	10 79	99	73 05	91 51	90 48	93 73	99 54	134	206 54	146 98	114 89	112 89	50 62
91	10 62	100	73 63	92 43	91 42	94 74	100 58	135	208 58	148 36	115 86	113 86	50 62
92	10 45	101	74 22	93 35	92 37	95 76	101 63	136	210 63	149 74	116 83	114 83	50 62
93	10 28	102	74 81	94 28	93 33	96 79	102 69	137	212 69	151 13	117 81	115 81	50 62
94	10 12	103	75 41	95 22	94 30	97 83	103 75	138	214 75	152 53	118 79	116 79	50 62
95	9 96	104	76 01	96 16	95 28	98 88	104 82	139	216 82	153 93	119 78	117 78	50 62
96	9 81	105	76 62	97 11	96 27	99 94	105 90	140	218 90	155 34	120 78	118 78	50 62
97	9 66	106	77 23	98 07	97 27	101 01	106 98	141	220 98	156 76	121 78	119 78	50 62
98	9 51	107	77 85	99 03	98 28	102 09	108 07	142	223 07	158 18	122 79	120 79	50 62
99	9 36	108	78 47	100 00	99 30	103 18	109 17	143	225 17	159 61	123 80	121 80	50 62
100	9 22	109	79 10	100 98	100 33	104 28	110 28	144	227 28	161 05	124 82	122 82	50 62
101	9 08	110	79 73	101 97	101 37	105 39	111 39	145	229 39	162 49	125 84	123 84	50 62
102	8 94	111	80 37	102 97	102 42	106 51	112 51	146	231 51	163 94	126 87	124 87	50 62
103	8 81	112	81 01	103 97	103 48	107 64	113 64	147	233 64	165 40	127 90	125 90	50 62
104	8 68	113	81 66	104 98	104 55	108 78	114 78	148	235 78	166 87	128 94	126 94	50 62
105	8 55	114	82 32	106 00	105 63	109 93	115 93	149	237 93	168 34	129 98	128 98	50 62
106	8 42	115	82 98	107 03	106 72	111 09	117 09	150	240 09	169 82	131 03	130 03	50 62
107	8 30	116	83 65	108 07	107 82	112 26	118 26	151	242 26	171 31	132 08	131 08	50 62
108	8 18	117	84 32	109 12	108 93	113 43	119 43	152	244 43	172 80	133 14	132 14	50 62
109	8 06	118	85 00	110 18	110 05	114 61	120 61	153	246 61	174 30	134 21	133 21	50 62
110	7 94	119	85 68	111 25	111 18	115 80	121 80	154	248 80	175 81	135 28	134 28	50 62
111	7 83	120	86 37	112 33	112 32	117 00	123 00	155	251 00	177 33	136 36	135 36	50 62
112	7 72	121	87 07	113 42	113 47	118 21	124 21	156	253 21	178 85	137 45	136 45	50 62
113	7 61	122	87 77	114 52	114 63	119 42	125 42	157	255 42	180 38	138 54	137 54	50 62
114	7 50	123	88 48	115 63	115 80	120 65	126 65	158	257 65	181 92	139 64	138 64	50 62
115	7 40	124	89 20	116 75	116 98	121 88	127 88	159	259 88	183 47	140 75	139 75	50 62
116	7 30	125	89 92	117 88	118 17	123 13	129 13	160	262 13	185 03	141 86	140 86	50 62
117	7 20	126	90 65	119 02	119 37	124 39	130 39	161	264 39	186 60	142 98	141 98	50 62
118	7 10	127	91 39	120 17	120 58	125 66	131 66	162	266 66	188 18	144 11	143 11	50 62
119	7 00	128	92 13	121 33	121 80	126 94	132 94	163	268 94	189 77	145 24	144 24	50 62
120	6 91	129	92 88	122 50	123 03	128 23	134 23	164	271 23	191 37	146 38	145 38	50 62
121	6 82	130	93 63	123 68	124 27	129 53	135 53	165	273 53	192 98	147 53	146 53	50 62
122	6 73	131	94 39	124 87	125 52	130 84	136 84	166	275 84	194 60	148 69	147 69	50 62
123	6 64	132	95 16	126 07	126 78	132 16	138 16	167	278 16	196 23	149 86	148 86	50 62
124	6 55	133	95 93	127 28	128 05	133 49	139 49	168	280 49	197 87	151 04	150 04	50 62
125	6 46	134	96 71	128 50	129 33	134 83	140 83	169	282 83	199 52	152 23	151 23	50 62
126	6 38	135	97 50	129 73	130 62	136 18	142 18	170	285 18	201 18	153 43	152 43	50 62
127	6 30	136	98 29	130 97	131 92	137 54	143 54	171	287 54	202 85	154 64	153 64	50 62
128	6 22	137	99 09	132 22	133 23	138 91	144 91	172	289 91	204 53	155 86	154 86	50 62
129	6 14	138	99 90	133 48	134 55	140 29	146 29	173	292 29	206 22	157 09	156 09	50 62
130	6 06	139	100 71	134 75	135 88	141 68	147 68	174	294 68	207 92	158 33	157 33	50 62
131	5 98	140	101 53	136 03	137 22	143 08	149 08	175	297 08	209 63	159 58	158 58	50 62
132	5 91	141	102 36	137 32	138 57	144 49	150 49	176	299 49	211 35	160 84	159 84	50 62
133	5 84	142	103 19	138 62	139 93	145 91	151 91	177	301 91	213 08	162 11	161 11	50 62
134	5 77	143	104 03	139 93	141 30	147 34	153 34	178	304 34	214 82	163 39	162 39	50 62
135	5 70	144	104 88	141 25	142 68	148 78	154 78	179	306 78	216 57	164 68	163 68	50 62
136	5 63	145	105 73	142 58	144 07	150 23	156 23	180	309 23	218 33	165 98	164 98	50 62
137	5 56	146	106 59	143 92	145 47	151 69	157 69	181	311 69	220 10	167 29	166 29	50 62
138	5 49	147	107 46	145 27	146 88	153 16	159 16	182	314 16	221 88	168 61	167 61	50 62
139	5 42	148	108 33	146 63	148 30	154 64	160 64	183	316 64	223 67	169 94	168 94	50 62
140	5 36	149	109 21	148 00	149 73	156 13	162 13	184	319 13	225 47	171 28	170 28	50 62
141	5 30	150	110 10	149 38	151 17	157 63	163 63	185	321 63	227 28	172 63	171 63	50 62
142	5 24	151	111 00	150 77	152 62	159 14	165 14	186	324 14	229 10	173 99	172 99	50 62
143	5 18	152	111 90	152 17	154 08	160 66	166 66	187	326 66	230 93	175 36	174 36	50 62
144	5 12	153	112 81	153 58	155 55	162 19	168 19	188	329 19	232 77	176 74	175 74	50 62
145	5 06	154	113 73	154 99	157 03	163 73	169 73	189	331 73	234 62	178 13	177 13	50 62
146	5 00	155	114 65	156 41	158 52	165 28	171 28	190	334 28	236 48	179 53	178 53	50 62
147	4 94	156	115 58	157 84	160 02	166 84	172 84	191	336 84	238 35	180 94	179 94	50 62
148	4 88	157	116 52	159 28	161 53	168 41	174 41	192	339 41	240 23	182 36	181 36	50 62
149	4 82	158	117 46	160 73	163 05	169 99	176 99	193	341 99	242 12	183 79	182 79	50 62
150	4 77	159	118 41	162 19	164 58	171 58	178 58	194	344 58	244 02	185 23	184 23	50 62
151	4 71	160	119 37	163 66	166 12	173 18	180 18	195	347 18	245 93	186 68	185 68	50 62
152	4 66	161	120 33	165 14	167 67	174 79	181 79	196	349 79	247 85	188 14	187 14	50 62
153	4 61	162	121 30	166 63	169 23	176 41	183 41	197	352 41	249 78	189 61	188 61	50 62
154	4 56	163	122 28	168 13	170 80	178 04	185 04	198	355 04	251 72	191 09	190 09	50 62
155	4 51	164	123 27	169 64	172 38	179 68	186 68	199	357 68	253 67	192 58	191 58	50 62
156	4 46	165	124 27	171 16	173 97	181 33	188 33	200	360 33	255 63	194 08	193 08	50 62
157	4 41	166	125 27	172 69	175 57	182 99	190 00	201	363 00	257 60	195 59	194 59	50 62
158	4 36	167	126 28	174 23	177 18	184 66	191 68	202	365 68	259 58	197 11	196 11	50 62
159	4 32	168	127 30	175 78	178 80	186 34	193 37	203	368 37	261 57	198 64	197 64	50 62
160	4 27	169	128 33	177 34	180 43	188 03	195 07	204	371 07	263 57	200 18	199 18	50 62
161	4 23	170	129 37	178 91	182 07	189 73	196 78	205	373 78	265 58	201 73	200 73	50 62
162	4 18	171	130 42	180 49	183 72	191 44	198 50	206	376 50	267 60	203 29	202 29	50 62
163	4 14	172	131 47	182 08	185 38	193 16	200 23	207	379 23	269 63	204 86	203 86	50 62
164	4 10	173	132 53	183 68	187 05	194 89	201 97	208	381 97	271 67	206 44	205 44	50 62
165	4 06	174	133 60	185 29	188 73	196 63	203 72	209	384 72	273 72	208 03	207 03	50 62
166	4 02	175	134 68	186 91	190 42	198 38	205 48	210	387 48	275 78	209 63	208 63	50 62
167	3 98	176	135 77	188 54	192 12	200 14	207 25	211	390 25	277 85	211 24	210 24	50 62
168	3 94	177	136 86	190 18	193 83	201 91	209 03	212	393 03	279 93	212 86	211 86	50 62
169	3 90	178	137 96	191 83	195 55	203 69	210 82	213	395 82	282 02	214 49	213 49	50 62
170	3 87	179	139 07	193 49	197 28	205 48	212 62	214	398 62	284 12	216 13	215 13	50 62
171	3 83	180	140 18	195 16	199 02	207 28	214 43	215	401 43	286 23	217 78	216 78	50 62
172	3 79	181	141 30	196 84	200 77	209 09	216 25	216	404 25	288 35	219 44	218 44	50 62
173	3 76	182	142 43	198 53	202 53	210 91	218 08	217	407 08	290 48	221 11	220 11	50 62
174	3 72	183	143 57	200 23	204 30	212 74	219 92	218	409 92	292 62	222 78	221 78	50 62
175	3 69	184	144 71	201 94	206 08	214 58	221 77	219	412 77	294 77	224 47	223 47	50 62
176	3 65	185	145 86	203 66	207 87	216 43	223 63	220	415 63	296 93	226 16	225 16	50 62
177	3 62	186	147 02	205 39	209 67	218 29	225 50	221	418 50	299 10	227 86	226 86	50 62
178	3 59	187	148 19	207 13	211 48	220 16	227 38	222	421 38	301 28	229 57	228 57	50 62
179	3 56	188	149 36	208 88	213 30	222 04	229 27	223	424 27	303 47	231 29	230 29	50 62
180	3 53	189	150 54	210 64	215 13	223 93	231 17	224	427 17	305 67	233 02	232 02	50 62
181	3 50	190	151 73	212 41	216 97	225 83	233 08	225	430 08	307 88	234 76	233 76	50 62
182	3 47	191	152 93	214 19	218 82	227 74	235 00	226	433 00	310 10	236 51	235 51	50 62
183	3 44	192	154 14	215 98	220 68	229 66	236 93	227	435 93	312 33	238 27	237 27	50 62
184	3 41	193	155 36	217 78	222 55	231 59	238 87	228	438 87	314 57	240 04	239 04	50 62
185	3 38	194	156 59	219 59	224 43	233 53	240 82	229	441 82	316 82	241 82	240 82	50 62
186	3 35	195	157 83	221 41	226 32	235 48	242 78	230	444 78	319 08	243 61	242 61	50 62
187	3 32	196	159 08	223 24	228 22	237 44	244 75	231	447 75	321 35	245 41	244 41	50 62
188	3 29	197	160 33	225 08	230 13	239 41	246 73	232	450 73	323 63	247 22	246 22	50 62
189	3 26	198	161 59	226 93	232 05	241 39	248 72	233	453 72	325 92	249 04	248 04	50 62
190	3 23	199	162 86	228 79	233 98	243 38	250 72	234	456 72	328 22	250 87	249 87	50 62
191	3 21	200	164 14	230 66	235 92	245 38	252 73	235	459 73	330 53	252 71	251 71	50 62
192	3 18	201	165 42	232 54	237 87	247 39	254 75	236	462 75

APPLICATION.

I hereby agree that this application and the answers made to Medical Examiner and the policy applied for shall constitute the entire tract between the parties hereto.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read all statements and answers in application, and agree, on behalf of myself and of any person who have or claim any interest in any contract issued hereunder: Tha material circumstance or information has been withheld or omitted to ing my past and present state of health and habits of life, and that statements and answers, together with this declaration, as well as t made to the Company's medical examiner, are true and shall be the bas the policy hereby applied for: That there shall be no contract of insur until a policy shall have been issued and delivered to me and the pren thereon paid to the Company, or its authorized agent, during my life and good health: That if, within one year from the date of the poli shall suicide or destroy myself, sane or insane, the policy hereby applied shall be null and void; or if, within that period, I shall be personally enga without the Company's written consent, in blasting, underground min submarine labor, the manufacture, handling or transportation of explo or inflammable substances, or in service upon any railroad train, excep conductor, baggage master or mail or express agent on passenger train as an ordinary seaman, or in the handling of live electric wires or dyna or in aeronautic ascensions, or in military or naval service in time or the policy hereby applied for shall be null and void while so engaged.

20-PREMIUMS LIFE POLICY.

No. 99999. AGE, 35.
AMOUNT, $10,000. ANNUAL PREMIUM, $367.00.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY
OF BOSTON, MASSACHUSETTS.

In Consideration of the application upon which this Policy is issued, which is made a part hereof, and of the payment in advance of *three hundred and sixty-seven* Dollars, and of the payment of a like sum on or before the *first* day of *January* in each year thereafter during the life of *John Alden, of Plymouth, Massachusetts,* the Insured, until twenty annual premiums have been paid, whereupon all payment of premiums shall cease, the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY **Promises and Agrees to Pay,** at its office in the City of Boston, upon due proof of the death of the said Insured, *Ten Thousand* Dollars, to *Priscilla Alden, his wife, if she shall survive him, otherwise to his* executors, administrators or assigns, with.....right of revocation, less any indebtedness to the Company on account of or secured by this Policy, and less any unpaid portion of the premium for the then current policy year. If the age of the Insured has been misstated in the application herefor the amount payable shall be such as the premium paid would have purchased at the rate for the correct age.

In case of the non-payment of any premium when due or during the period of grace, this Policy shall cease to be in force and shall have no value except as provided by the Non-Forfeiture Provisions hereinafter set forth.

When the right of revocation has been reserved, the Insured (with the assent of the Assignee, if any), upon written request filed with the Company at its Home Office, may from time to time designate a new Beneficiary hereunder, or have the Policy made payable to his estate, such change to take effect only when endorsed hereon by the Company.

If the Insured, whether sane or insane, shall die by his own hand or act within one year from the date hereof, this Policy shall be void and shall have no value; but in such event the Company will return the premium paid.

This Policy and the application constitute the entire contract between the parties hereto, and all statements made by the Insured, in the absence of fraud, shall be deemed representations and not warranties, and no such statement shall avoid, or be used in defense to a claim under, this Policy unless it is contained in the application and a copy of such application is endorsed hereon.

After one year from the date of issue, this Policy

shall be incontestable except for non-payment of pr miums, and no waiver of any of its conditions shall valid unless made in writing and signed by the Presiden Vice-President, Secretary or an Assistant Secretary the Company.

The Rights, Options and Non-Forfeiture Provisio set forth on pages two and three are hereby made a pa of this contract.

In Witness Whereof, the said New England Mutu Life Insurance Company, by its President or Vice-Pre dent, and Secretary or an Assistant Secretary, has sign and delivered this contract at Boston, in the Commo wealth of Massachusetts, this *first* day of *January,* in t year one thousand nine hundred and *thirteen.*

WM. F. DAVIS, *Assistant Secretary.* ALFRED D. FOSTER, *President.*

RIGHTS, OPTIONS AND NON-FORFEITURE PROVISION

PREMIUMS.—All premiums shall be payable in advance the Home Office in the City of Boston, or, when due, to Agent of the Company, upon the production and delivery of receipt signed by the Secretary or an Assistant Secretary.

GRACE.—After this Policy has been in force one year, grace of thirty-one days, without interest, shall be granted f the payment of premiums, during which time the insuran shall continue in force, but in the event of the death of t Insured during said period, the overdue premium shall be d ducted from the amount payable.

SURPLUS.—Upon payment of the second annual premiu and each year thereafter, this Policy shall participate in t distribution of surplus made by the Company, and the sha apportioned hereto shall, on the premium date or any ann versary thereof, at the option of the Holder of the Policy, (*A*) payable in cash; (*B*) applied in reduction of premium (*C*) used to purchase non-forfeitable, participating, paid-up add tions, convertible into their cash value upon release by t Holder; or (*D*) left with the Company to accumulate to t credit of the Policy, with interest at not less than three per ce per annum, payable at the maturity hereof, or withdrawable cash on demand; but if no election is made on or before t premium date or any anniversary thereof, the share for tha year will be held by the Company as provided in Option *D.*

If any premium remains unpaid at the expiration of t period of grace, the Company will apply the accumulated su plus under Option *D* to the payment then due, if sufficient t pay not less than a quarter of an annual premium.

LOANS.—At any time after three full annual premiums ha been paid on this Policy, the Company will loan, upon the so security hereof legally assigned, an amount which with intere thereon to the end of the policy year during which the applic tion for the loan is made shall be equal to, or at the opti of the Holder less than, the loan value at the end of said yea after deducting any indebtedness hereon or secured hereby, a any unpaid portion of the premium for said policy year. Inte est on such loan shall be at the rate of six per cent per annu payable in advance. The whole or any part of such loan m be repaid at any time. Failure to repay the loan, or to pa interest thereon when due, shall not avoid the Policy, unle the total indebtedness hereon or secured hereby, including inte est, equals or exceeds the cash value at the time of such failur nor until thirty-one days after notice has been mailed by t

Company to the last known address of the Insured and of the person or persons to whom the Policy is payable.

PREMIUM LOANS.—After two full annual premiums have been paid hereon, and upon legal assignment hereof to the Company prior to the expiration of the period of grace, the Company will charge against this Policy as a premium loan the amount of any premium, less the share of surplus then due, with interest at the rate of six per cent per annum, payable in advance; provided the cash value of the Policy and additions shall equal or exceed the amount of such loan, together with any other indebtedness on account of or secured hereby, and interest thereon. Any accumulated surplus held at interest shall first be applied to the payment of the premium, and future shares of surplus shall be applied to the reduction of the premium loan. Upon the filing of such request as may be required by the Company, these provisions, by endorsement hereon, will be made automatic as to future premiums.

PAID-UP OR ENDOWMENT PROVISION.—When the cash value of the Policy and additions, together with any accumulated surplus held at interest, shall equal the reserve for a fully paid-up Policy of the same form and amount at the then attained age of the Insured, the Company will endorse this Policy as fully paid up; or when such aggregate amount, less any indebtedness hereon or secured hereby, shall equal the face of this Policy, the Company will, upon written request and release by all parties in interest, pay such amount as an Endowment.

CONVERSION OPTION.—Upon written request of all parties in interest, this Policy, while in full force, may be exchanged at any anniversary of issue, without medical examination, for any other form of Policy then written, and not involving any other life, at the original age of issue, for an amount whereby the actual insurance liability of the Company shall not be increased, upon payment of the difference between the reserves upon the respective Policies.

NON-FORFEITURE PROVISIONS.

In case of default in the payment of any premium, after three full annual premiums have been paid hereon, the Holder of this Policy shall be entitled, by a writing filed with the Company at its Home Office during the period of grace, to elect one of the following options:

FIRST. CASH VALUE.—To surrender the Policy and, with the written assent of the person or persons to whom it is made payable, receive its then cash value, less any indebtedness hereon or secured hereby.

SECOND. PAID-UP INSURANCE.—To take paid-up insurance for such an amount as the then cash value of the Policy and additions, together with any accumulated surplus held at interest, less any indebtedness hereon or secured hereby, will purchase as a net single premium. Such insurance shall participate annually in the distribution of surplus, and shall have increasing loan and cash values.

THIRD. EXTENDED INSURANCE.—To have the Policy continued as extended insurance from the anniversary date last past, for its face amount, including any additions, and less any indebtedness hereon or secured hereby, for such time as the then cash value, together with any accumulated surplus held at interest, will purchase as a net single premium, but without the right to loans. Such extended insurance shall have a cash surrender value and shall participate in the annual distribution of surplus, the share apportioned thereto to be payable in cash. If requested in the application, or upon written request of all parties in interest, this option shall be made automatic.

If, during the aforesaid period of grace, the Holder shall not elect one of the foregoing options, this Policy shall be continued as paid-up insurance under the second option, provided the third option has not been made automatic.

TABLE OF LOAN, CASH, PAID-UP AND EXTENDED INSURA
VALUES.

The values given below are based on the American I
rience Table of Mortality and three per cent interest, an
equivalent to the full reserve. They will be increased b
value of any additions or accumulations at interest, an
creased, in the manner set forth in the Non-Forfeiture I
sions, by the amount of any indebtedness hereon or se
hereby.

If in any year not less than one quarter of an annual
mium is paid hereon, a proportionate part of the increa
the values at the end of that year will be added to the v
of the preceding year.

After Policy has been in Force	Cash or Loan Value	Participating Paid-up Insurance	Participating Extension		After Policy has been in Force	Cash or Loan Value	Participating Paid-up Insurance	Par ing
			Yrs.	Dys.				Yr
3 Yrs.	$ 682 00	$1540	7	334	15 Yrs.	$4183 30	$7530	25
4 "	924 60	2050	10	212	16 "	4541 10	8020	26
5 "	1175 20	2560	13	14	17 "	4910 70	8520	27
6 "	1434 00	3060	15	75	18 "	5293 10	9010	29
7 "	1701 40	3570	17	28	19 "	5688 90	9500	31
8 "	1977 70	4070	18	246	20 "	6099 20	10000	Pa
9 "	2263 10	4570	20	16	21 "	6211 80		
10 "	2557 80	5070	21	81	22 "	6325 10		
11 "	2862 40	5570	22	93	23 "	6438 90		
12 "	3176 80	6060	23	64	24 "	6553 00		
13 "	3501 60	6550	24	8	25 "	6667 20		
14 "	3837 00	7040	24	307				

Loan Values are available at any time after thre
annual premiums have been paid.

Values for later years will be computed upon the
basis and will be furnished upon request to the Home Of

REINSTATEMENT.—This Policy may be reinstated afte
fault in the payment of any premium, unless the cash valu
been paid or the extension period has expired, upon produ
of evidence of insurability satisfactory to the Company
payment or reinstatement of any indebtedness to the Con
hereon, and the payment of overdue premiums with intere
six per cent per annum.

ASSIGNMENT.—No assignment of this Policy shall be bi
upon the Company unless the original assignment, or a
cate thereof, be filed with the Company at its Home Office
assignments shall be subject to any indebtedness to the Con
on account of or secured by this Policy. The Company
assume no responsibility for the validity of any assignme

INSTALMENT OPTIONS.—The amount due on this Policy
vided the same be not less than one thousand dollars, m
made payable in equal annual instalments, or in equi
semi-annual, quarterly or monthly payments, in accor
with whichever of the following options the Insured, or in
he shall fail to exercise his option the Beneficiary, shall
in writing. Each annual instalment certain after the firs
be increased by such share of surplus interest as may be a
tioned thereto by the Directors.

FIRST OPTION—INSTALMENTS PAYABLE FOR A DEFINITE NU
OF YEARS.

Instalment for each $1,000 due on this Policy, the
instalment payable upon receipt by the Company of due
of the death of the Insured, or upon the maturity of this P

and a like instalment payable annually thereafter for a definite number of years.

Number of Instalments	5	6	7	8	9	10	11	12	13	14	15
Amount of each Instalment	$212	$180	$156	$139	$125	$114	$105	$98	$92	$86	$82

Number of Instalments	16	17	18	19	20	21	22	23	24	25	30
Amount of each Instalment	$78	$74	$71	$68	$66	$63	$61	$60	$58	$56	$50

In the event of the subsequent death of the Payee before all of the instalments due have been paid, the then present value of the unpaid instalments, computed at three per cent interest, will be paid in one sum to his or her executors, administrators or assigns.

SECOND OPTION—TWENTY-FIVE INSTALMENTS CERTAIN, AND CONTINUOUS FOR LIFE.

Instalment for each $1,000 due on this Policy, according to the age of the Payee when a claim accrues hereunder, the first instalment payable upon receipt by the Company of due proof of the death of the Insured, or upon the maturity of this Policy, and a like amount annually until twenty-five instalments certain have been paid, and each year thereafter during the lifetime of the Payee.

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
20 and under	$40 90	36	$46 20	52	$53 30
21	41 10	37	46 70	53	53 60
22	41 40	38	47 10	54	54 00
23	41 70	39	47 60	55	54 20
24	41 90	40	48 00	56	54 50
25	42 20	41	48 50	57	54 70
26	42 50	42	49 00	58	54 90
27	42 80	43	49 40	59	55 10
28	43 20	44	49 90	60	55 30
29	43 50	45	50 40	61	55 40
30	43 90	46	50 80	62	55 50
31	44 20	47	51 30	63	55 60
32	44 60	48	51 70	64	55 60
33	45 00	49	52 10	65	55 70
34	45 40	50	52 50	and over	
35	45 80	51	52 90		

In the event of the subsequent death of the Payee before having received all of the twenty-five instalments certain, the then present value of the unpaid instalments certain, computed at three per cent interest, will be paid in one sum to his or her executors, administrators or assigns.

THIRD OPTION—CONTINUOUS INSTALMENTS. INCOME FOR LIFE.

Instalment for each $1,000 due on this Policy, according to the age of the Payee when a claim accrues hereunder, the first instalment payable upon receipt by the Company of due proof of the death of the Insured, or upon the maturity of this Policy, and a like instalment payable annually thereafter during the lifetime of the Payee.

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
20 and under	$40 30	41	$49 80	62	$75 30
21	40 60	42	50 50	63	77 30
22	40 90	43	51 20	64	79 40
23	41 20	44	52 00	65	81 70
24	41 50	45	52 90	66	84 10
25	41 80	46	53 70	67	86 60
26	42 20	47	54 60	68	89 30
27	42 50	48	55 60	69	92 10
28	42 90	49	56 60	70	95 10
29	43 30	50	57 60	71	98 40
30	43 70	51	58 70	72	101 90
31	44 20	52	59 90	73	105 60
32	44 60	53	61 10	74	109 70
33	45 10	54	62 40	75	114 10
34	45 60	55	63 70	76	118 80
35	46 10	56	65 10	77	124 20
36	46 60	57	66 60	78	129 70
37	47 20	58	68 20	79	136 00
38	47 80	59	69 80	80 and over	143 40
39	48 40	60	71 60		
40	49 10	61	73 30		

In the event of the subsequent death of the Payee befor the sum of the instalments paid equals the amount insured unde the Policy, an amount equal to the difference will be paid i one sum to his or her executors, administrators or assigns.

The Insured is hereby notified that, by virtue of this Policy he is a member of the New England Mutual Life Insuranc Company, and is entitled to vote, either in person or by proxy at any and all meetings of said Company. The annual meeting are held at its Home Office on the fourth Monday of January in each year, at eleven o'clock A. M.

APPLICATION.

I, ... of ..... hereby apply t the New England Mutual Life Insurance Company for insurance and as a part of the contract, and as consideration therefor make the following statements, which I declare to be true:

I hereby certify that I am now in good health and that my habits are correct; and I hereby agree that the insurance applie for shall not take effect unless and until this application i approved by the Company and the first premium is actually pai while I am in the same condition of health as herein described and that if within one year from the date of the Policy o Insurance issued upon this application I shall, without the writ ten consent of the Company, engage in military or naval servic in time of war, or travel to, or reside in, any part of the torri zone, or north of the parallel of sixty degrees north latitude or shall within said period and without such consent engag in electrical employment where the voltage used is over fiv hundred, or in mining, subterranean or submarine labor, aeria navigation, the manufacture of explosives, service upon an railroad train, or on any steam or sailing vessel, said Polic shall be void and no claim shall exist thereunder.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions ar correctly recorded by the Medical Examiner.

This form of policy is used in all states of United States except Massachusetts, and may be written without disability benefits using same premium as heretofore in use by the New York Life.

On all policies issued in 1913 a slip is attached, a copy of which is as follows:

NOTICE TO POLICYHOLDERS REGARDING DIVIDENDS.

The Insurance Law of New York requires that the Company shall annually ascertain and distribute the surplus apportionable to all policies issued on and after January 1, 1907. To prevent misunderstandings, the officers of this Company think it proper to state that as policies do not earn any surplus in the first year of their existence, there will probably be no dividend paid until two years from the date when the policy takes effect.

NEW YORK LIFE INSURANCE COMPANY.

10-PREMIUMS LIFE POLICY WITH WAIVER OF PREMIUMS AND INSTALMENT DISABILITY BENEFITS.

No. 99999. AGE 35.

AMOUNT, $10,000. ANNUAL PREMIUM, $389.00.

NEW YORK LIFE INSURANCE COMPANY.

Face amount of the policy

By This Policy of Insurance Agrees to Pay *Ten Thousand Dollars* at the Home Office of the Company in the City and State of New York to *Mary, wife of the insured,* Beneficiary, (with———the right on the part of the Insured to change the Beneficiary as hereinafter provided) upon receipt at said Home Office of due proof of the death, during the continuance of this contract, of *JOHN DOE,* the Insured.

Beneficiary

Insured

Premium

This Insurance is granted in consideration of the payment of the first premium of *Three Hundred Eighty-nine Dollars* the receipt of which is hereby acknowledged, constituting payment for the period terminating on the *Fifteenth* day of *January,* in the year Nineteen Hundred and *Fourteen,* and the payment of a like sum on said date and on the *Fifteenth day of January* in every year thereafter during the continuance of this Policy until premiums shall have been paid for *Twenty* full years from *January 15th,* Nineteen Hundred and *Thirteen,* or until the prior death of the Insured.

How and when payable

Incontestability

This Policy is free of conditions as to residence, travel, occupation, or military or naval service, and shall be incontestable after one year from its date of issue except for non-payment of premium. After its delivery to and receipt by the Insured this Policy takes effect as of the *Fifteenth* day of *January,* Nineteen Hundred and *Thirteen.*

When policy takes effect

The benefits and provisions printed or written by the Company on the following pages are a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof the NEW YORK LIFE I
SURANCE COMPANY has caused this contract t
signed this *Fifteenth* day of *January*, Nineteen H
dred and *Thirteen*. DARWIN P. KINGSLEY, Preside
SEYMOUR M. BALLARD, Secretary.

SECTION 1—PARTICIPATION IN SURPLUS.

The proportion of divisible surplus accruing upon this Pol shall be ascertained and distributed annually and will not be c ditioned upon the payment of the next premium. At the option the Insured such dividend shall each year, on the anniversary the Policy, be either

(*a*) Paid in Cash. or,

(*b*) Applied toward the payment of any premium or I miums; or,

(*c*) Applied to the purchase of a participating Paid-up Ad tion to the sum insured; or,

(*d*) Left to accumulate to the credit of the Policy at s rate of interest as the Company may declare on such funds, a payable on the maturity of the Policy or withdrawable in cash any anniversary date of the insurance. The rate of interest sh not be less than three per centum compounded and credited nually.

If the Insured fails to notify the Company in writing, wit three months after the Company shall have mailed to him a wr ten notice of the amount of said dividend and the options availa as aforesaid, which option he selects, the Company shall th apply said dividend to the purchase of a paid-up addition to t sum insured Such paid-up addition may be surrendered for ca at any time, and the Cash Value thereof shall not be less th the original cash dividend.

SECTION 2—CASH LOANS AND BENEFITS ON SURRENDI OR LAPSE.

CASH LOANS.—At any time after two full years' premiums ha been paid, and while this Policy is in force, the Company shall a vance to the Insured on the sole security of this Policy as di evidenced in writing, any sum desired, the total indebtedness the Company, including any advance then made, shall, howev not exceed that sum which with six per centum interest shall eq the Cash Surrender Value at the end of the then current insurar year. Interest on the loan shall be at the rate of six per centu per annum, payable annually on the premium paying anniversa date of the Policy. All or any part of the sum advanced may repaid at any time. Failure to repay such advance or to pay i terest thereon shall not avoid the Policy, but if the interest is n paid when due it shall be added to the indebtedness: and whe ever the amount of the total indebtedness equals the Cash Surre der Value, the Policy shall become void one month after the Co pany shall have mailed notice of such fact to the last known a dress of the Insured and of the assignee of record, if any.

BENEFITS ON SURRENDER OR LAPSE.—After two full annual pr miums shall have been paid, the Insured may within three mont after any default in payment of premium, but not later, surrend the Policy, and,

(*a*) Receive its Cash Surrender Value less any indebtedne to the Company hereon. The Cash Surrender Value shall be t reserve on this Policy, at the date of default (omitting fractio of a dollar per thousand of insurance) and the reserve on a Paid-up Additions thereto, and any dividends standing to the cre of this Policy, less a surrender charge which in no case shall more than one and one-half per centum of the sum insured. Aft premiums have been paid for ten years or more there will be surrender charge. The reserve will be computed according to t American Table of Mortality and interest at the rate of three p centum per annum; or,

(b) Receive non-participating Paid-up Insurance payable at same time and on the same conditions as this Policy except to Disability Benefits. The Insured may at any time obtain a an on such Paid-up Insurance in accordance with the provisions ntained in this Section, or surrender such Paid-up Insurance for Cash Surrender Value.

(c) If the Policy be not surrendered for cash, or for Paid- Insurance as above, the insurance shall be automatically con- nued for the face amount of this Policy plus any dividend addi- ns and less any indebtedness to the Company hereon, from the te of default, for such term in years and months as is herein- er provided, but without future participation and without the ht to Loans or Cash Surrender Value and without Disability nefits.

The amount of Paid-up Insurance, or the Term for which the urance will be continued, shall be such as the Cash Surrender lue less any indebtedness to the Company hereon will purchase a net single premium at the age of the Insured at the date of lault, according to the American Table of Mortality and interest the rate of three per centum per annum.

TABLE OF LOAN AND SURRENDER VALUES.

The figures contained in this table represent the maximum nts available, assuming that premiums have been paid in full the number of years stated in the table, and that there is no ebtedness to the Company hereon and that there are no out- ding dividends.

After icy has been in force	Cash Surrender Value Loan Value* for each $1,000 of Insurance	Paid-up Life Insurance for each $1,000 of Insurance	Face Amount of the Policy Continued for
			Yrs. Mos.
2		$ 68	3— 4
3	$ 29	124	6— 4
4	55	177	9— 1
5	79	234	11—11
6	107	285	14— 2
7	133	341	16— 4
8	162	396	18— 3
9	192	452	19—10
10	223	506	21— 2
11	255	556	22— 3
12	286	605	23— 2
13	317	655	24— 0
14	350	704	24—10
15	383	753	25— 8
16	418	802	26— 7
17	454	851	27— 8
18	491	900	29— 0
19	529	950	31— 0
20	568	1000	.....
21	609		
22	621	Policy	Paid Up
23	632		
24	643		
25	655		
Years	666		

Values for later years shall be computed upon the above basis and will furnished on request.

*The Loan Values in the above table are the maximum amounts avail- e at the *end* of the policy year indicated. Loans may also be obtained ring the policy year as set forth in this Section under "Cash Loans."

SECTION 3—DISABILITY BENEFITS.

A. WAIVER OF PREMIUMS.—If, after this Policy shall have en in force one full year and before default in the payment of

any premium, the Company receives due proof that the Ins
before attaining the age of sixty years has become wholly dis
by bodily injury or disease so that he is and will be presum
thereby permanently and continuously prevented from engagin
any occupation whatsoever for remuneration or profit, the Com
shall waive payment of each premium as it thereafter becomes
during the Insured's said disability. In making any settlement
der this Policy the Company shall not deduct any part of the
miums so waived, and the Loan and Cash Surrender Values
vided for under Section 2 shall increase from year to year in
same manner as if the premiums so waived had been paid in ca
Under all the conditions aforesaid, except that the Insured sh
have attained the age of sixty years before becoming disabled,
Company shall waive payment of each premium thereafter becc
ing due during such disability, but the face amount of the Pol
shall be reduced by the amount of each such waived premium,
the Loan and Cash Surrender Values as provided for under Sect
2 shall be based upon said reduced amount of insurance in the sa
manner as if the premiums for such reduced amount of insura
had been duly paid.

B. INSTALMENT PAYMENTS.—In addition to waiving paym
of premiums as aforesaid, if such disability shall have occur
before the Insured attained the age of sixty years, the Compa
one year after said proof of such disability, shall pay to the
sured one-tenth of the face amount of the Policy and a like amo
in each insurance year thereafter during the continuance of s
disability prior to the maturity of the Policy; the Policy must
returned to the Company for the endorsement thereon of each p
ment. At the Insured's option any such payment or payments m
be left with the Company to accumulate until the maturity of
Policy at such rate of interest as the Company may declare
funds so held by it but at a rate not less than three per centu
compounded annually. Each instalment shall reduce to that
tent the amount of insurance in force, and the Loan and Cash S
render Values provided for under Section 2 shall be calculated
the reduced amount insured on the basis provided in said Sect
2. If at the time when any such instalment becomes payable th
shall be an indebtedness on the Policy in excess of the Cash S
render Value of the reduced amount of insurance, the Compa
shall apply such part of the instalment as may be necessary to
duce the indebtedness to the amount secured by such Cash S
render Value. Whenever the total amount of said instalments,
gether with the amount of any remaining indebtedness to the Co
pany, shall equal the face amount of the Policy, plus any paid-
dividend additions, unpaid dividends and dividends left to accum
late to the credit of the Policy, then the Company's obligatio
under the Policy shall thereby be fully satisfied and discharg
without further action.

C. RECOVERY FROM DISABILITY.—Should the Company acc
under this Policy proofs of disability, it may nevertheless at a
time thereafter, and from time to time, but not oftener than on
a year, demand of the Insured proof of the continuance of su
disability, and upon failure to furnish such proof, or, if it appe
that the Insured has become able to engage in any occupati
whatsoever for remuneration or profit, no further premiums sh
be waived and no further instalment payments will be made by
Company. But if the amount of the insurance shall then have be
reduced under any of the foregoing provisions such reduced amou
of insurance shall thereafter be the face amount of the Policy, a
the premiums thereafter falling due will be reduced in proportion
the reduced amount of insurance, and all benefits under the Poli
will be reduced accordingly.

Without prejudice to any other cause of disability, the enti
and irrecoverable loss of the sight of both eyes, or the severan
of both hands above the wrists, or of both feet above the ankl
or of one entire hand and one entire foot shall be considered
total and permanent disability within the meaning of this Sectio

SECTION 4—LOAN INSURANCE.

Any indebtedness to the Company against this Policy may be vered by loan insurance, and, upon due proof of the death of the sured, such loan insurance shall be applied to the cancellation of y such indebtedness. Loan insurance shall be subject to the following conditions:

First.—Evidence of insurability satisfactory to the Company hall be required. No Loan Insurance shall take effect until the sured shall have received from the Company a certificate thereof.

Second.—Premiums must be paid in accordance with the rates the following table. The premium for loan insurance shall be mputed at the attained age of the Insured at the time when ch loan insurance is made or renewed. For periods of less than e year, the premium shall be at the rate of one-tenth of the one r's premium for each month and fraction of a month.

Third.—Loan insurance shall not be granted for any period exding beyond the next premium paying anniversary date of this licy, but may be renewed from year to year subject to evidence insurability satisfactory to the Company and payment of premium at the attained age, but no loan insurance shall be granted renewed after age sixty-five.

Fourth.—Whenever the loan insurance exceeds the indebtedn the Company may cancel that portion of the loan insurance in ess of the indebtedness, and refund the unearned premium.

PREMIUMS FOR EACH $100 OF LOAN INSURANCE

sured's tained Age	Premium for One Year	Insured's Attained Age	Premium for One Year	Insured's Attained Age	Premium for One Year
15	$0 73	34	$0 85	53	$1 57
16	0 74	35	0 86	54	1 67
17	0 74	36	0 87	55	1 79
18	0 74	37	0 89	56	1 91
19	0 75	38	0 90	57	2 05
20	0 75	39	0 92	58	2 21
21	0 76	40	0 94	59	2 38
22	0 76	41	0 96	60	2 57
23	0 77	42	0 99	61	2 78
24	0 77	43	1 01	62	3 01
25	0 78	44	1 04	63	3 26
26	0 78	45	1 07	64	3 55
27	0 79	46	1 11		
28	0 79	47	1 15		
29	0 80	48	1 20		
30	0 81	49	1 26		
31	0 82	50	1 33		
32	0 83	51	1 40		
33	0 84	52	1 48		

SECTION 5—OTHER BENEFITS AND PROVISIONS.

AGE.—If the age of the Insured has been misstated the amount yable hereunder shall be such as the premium paid would have rchased at the correct age.

ASSIGNMENT.—Any assignment of this Policy must be made in plicate and one copy filed with the Company at its Home Office. e Company assumes no responsibility as to the validity of any signment.

CHANGE OF BENEFICIARY.—When the right of revocation has en reserved, or in case of the death of any beneficiary under her a revocable or irrevocable designation, the Insured, if there

be no existing assignment of the Policy made as herein provi may, while the Policy is in force, designate a new beneficiary, v or without reserving right of revocation, by filing written no thereof at the Home Office of the Company accompanied by Policy for suitable endorsement thereon. Such change shall t effect when endorsed on the Policy by the Company and not bef If any beneficiary shall die before the Insured, the interest of s beneficiary shall vest in the Insured.

GRACE.—A grace of one month (not less than thirty days) s ject to an interest charge of five per centum per annum shall allowed for the payment of every premium after the first, dur which time the insurance shall continue in force. If death occ within the period of grace the unpaid premium for the then curr policy year shall be deducted from the amount payable hereund

PAID-UP AND ENDOWMENT OPTIONS.—Whenever the reserve this Policy together with the reserve on existing dividend additic if any, at the end of any policy year shall equal or exceed the single premium for the attained age of the Insured by the Am can Experience Table of Mortality and interest at three per cent for an amount of insurance equal to the face amount of this Pol payable at the same time and under the same conditions as t Policy, the Company, at the written request of the Insured, will dorse the Policy as participating paid-up insurance for such amo as the said reserve will purchase when thus applied, any indebt ness to the Company to be a lien against said Paid-up Insura upon the same terms and conditions as in Section 2; or, whene said reserve at the end of any policy year shall equal or exceed face amount of this Policy, the Company, upon surrender of Policy and all claims thereunder, shall pay in cash the face amo of the Policy and any excess of said reserve, less any indebtedn to the Company.

PAYMENT OF PREMIUMS.—All premiums are payable on or fore the date due, at the Home Office of the Company or to agent of the Company upon delivery of a receipt signed by President, a Vice-President, a Second Vice-President, a Secretary the Treasurer of the Company, and countersigned by said age The premium is always considered as payable annually, in advan but by agreement in writing and not otherwise may be made pa able in semi-annual or quarterly payments. Any unpaid premiu required to complete the payments for the current policy year which death occurs shall be deducted from the amount payal hereunder. The payment of a premium shall not maintain Policy in force beyond the date when the next payment is due, cept as herein provided.

PRIVILEGE OF CHANGE TO OTHER FORMS OF POLICIES.—At a time, and while in full force, and provided the Insured is then le than sixty years of age, this Policy may be changed without me cal re-examination for a Policy of the same amount, upon a form of insurance issued by the Company at the time this Poli takes effect and having a higher rate of premium but without Di ability benefits. Such change shall be effective upon payment of sum equal to the difference between the premiums on the new Po icy and the premiums paid on this Policy (exclusive of the pr miums paid for Disability Benefits), with compound interest at t rate of six per centum per annum from the due date of each pa ment to the date when the change is made, and upon the surrend of this Policy. The new Policy shall take effect as of the date this Policy, and the premium shall be based upon the same age this Policy. The cash value of any dividends standing to the cred of this Policy, as well as any additional cash value of such div dends that would have been credited under the new Policy may b used in the settlement of the difference of premiums.

REINSTATEMENT.—At any time after any default, upon writte application by the Insured and upon presentation at the Home Offi of evidence of insurability satisfactory to the Company, this Polic may be reinstated together with any indebtedness in accordanc

h the loan provisions of the Policy, upon payment of arrears of miums with interest thereon at the rate of five per centum per nnum.

SELF-DESTRUCTION.—In event of self-destruction during the first urance year, whether the Insured be sane or insane, the insur- ce under this Policy shall be a sum equal to the premiums there- which have been paid to and received by the Company, and no ore.

MISCELLANEOUS PROVISIONS.—The Policy and the application refor, a copy of which was attached to this Policy when deliv- d, constitute the entire contract between the parties. All state- nts made by the Insured shall, in absence of fraud, be deemed resentations and not warranties, and no such statement shall d this Policy or be used in defense to a claim hereunder unless e contained in said written application. The Insured may, with- the consent of the beneficiary, receive every benefit, exercise y right and enjoy every privilege conferred upon the Insured this Policy. No agent is authorized to waive forfeitures, or to e, modify or discharge contracts, or to extend the time for pay- a premium.

SECTION 6—INSTALMENT OPTIONS.

If there is no assignment of this Policy, the Insured, or in case Insured shall not have done so, the beneficiary after the In- d's death may, by written notice to the Company at its Home e, make the proceeds of this Policy payable under one of the wing options instead of in one sum, to wit:

Option 1—The proceeds of the Policy, or any part thereof, may ft with the Company subject to withdrawal in whole or in part y time on demand, in sums of not less than one hundred dol- The Company shall pay interest on the proceeds so left with such rate as it may each year declare on such funds, at a hoever, never less than three per centum per annum and ted annually.

Option 2—In equal instalments for an agreed number of years, ble immediately upon approval of proofs of death of the In- d, and annually, semi-annually, quarterly, or monthly thereafter ay be agreed. The amount of each instalment shall be in ac- nce with the instalment table on the last page of this Policy. ss otherwise agreed in writing, the Company, upon due demand, pay in one sum the value of all unpaid instalments commuted ree per centum compound interest.

Option 3—In equal instalments for twenty years, and for as y years thereafter as the beneficiary shall survive, payable im- ately upon approval of proofs of death of the Insured, and an- y, semi-annually, quarterly, or monthly thereafter as may be d. The amount of each instalment shall be determined by the ned age, on the date of the approval of proofs of death of the red, of the beneficiary to whom it is payable and in accordance the instalment table on the last page of this Policy. If the red shall so direct in writing, the instalments payable under option shall not be transferable, nor subject to commutation or bbrance, during the lifetime of the beneficiary entitled thereto. If there be more than one beneficiary under the option selected, proceeds so left with the Company, unless otherwise agreed in ng, shall be deemed to be divided into as many equal parts as e are beneficiaries, and shall be credited and paid to each bene- ry severally.

In the event of the death of a beneficiary any unpaid sum left the Company under Option 1, or any unpaid instalments pay- to him under Option 2, or any instalments for the fixed period enty years only under Option 3 which shall not then have been , shall be commuted at three per centum compound interest, and ss otherwise agreed in writing shall be paid in one sum to the cutors or administrators of such beneficiary.

The sums payable under the foregoing options are based upon assumed interest earning of three per centum, but if in any year

the Company shall declare for that year upon funds held under such options a greater interest rate than three per ce the sum then payable under Option 2, or under Option 3 v the fixed period of twenty years, shall be increased accordingl

After approval of proofs of the death of the Insured, and surrender of the Policy, the Company shall make and deliv each beneficiary a certificate evidencing his rights and be under the option selected.

Instalment options are not applicable to a Policy which is able to a corporation or co-partnership nor to policies under the net sum payable is less than one thousand dollars.

INSTALMENT TABLES.

Instalment payments under Options 2 and 3 specified in Se 6 on the third page of this Policy, may be made annually, annually, quarterly or monthly; the minimum basis of such ments will be $50 when paid annually, $25 when paid semi-annu $15 when paid quarterly, or $10 when paid monthly, and the of the fractional payments each year shall equal the annual ment each year as shown in the following tables, which are upon a Policy, the proceeds of which are $1,000. The figures tained in the table will apply pro rata to this Policy.

Option 2.		Option 3.			
Number of Annual Instalments.	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Annual Instalment	Age of Beneficiary at Death of Insured.	Amou Ea Ann Instal
2	$507 39	0	$42 48	37	$48
		1	40 17	38	48
3	343 23	2	39 38	39	49
		3	39 06	40	49
4	261 19	4	38 93	41	50
		5	38 91	42	51
5	211 99	6	38 96	43	51
		7	39 05	44	52
6	179 22	8	39 19	45	53
		9	39 35	46	53
7	155 83	10	39 52	47	54
		11	39 70	48	55
8	138 30	12	39 88	49	55
		13	40 08	50	56
9	124 69	14	40 28	51	57
		15	40 49	52	57
10	113 81	16	40 71	53	58
		17	40 94	54	59
11	104 92	18	41 18	55	59
		19	41 42	56	60
12	97 53	20	41 68	57	61
		21	41 95	58	61
13	91 29	22	42 24	59	62
		23	42 53	60	62
14	85 94	24	42 84	61	63
		25	43 16	62	63
15	81 32	26	43 49	63	63
		27	43 84	64	64
16	77 29	28	44 20	65	64
		29	44 58	66	64
17	73 74	30	44 98	67	64
		31	45 39	68	64
18	70 59	32	45 82	69	65
		33	46 27	70	65
19	67 78	34	46 73	71	65
		35	47 22	72	65
20	65 25	36	47 73	73 and over	65
21	62 98				
22	60 91				
23	59 04				
24	57 32				
25	55 75				

APPLICATION.

I agree as follows: 1. That the insurance hereby applied for not take effect unless the first premium is paid and the policy elivered to and received by me during my lifetime and good lth, and that unless otherwise agreed in writing, the policy shall relate back to and take effect as of the date of this application; That any payment made by me before delivery of the policy to, its receipt by me as aforesaid shall be binding on the Company in accordance with the terms of the Company's receipt there- on the receipt form which is attached to this application and tains the terms of the agreement under which said payment has made and is the only receipt the agent is authorized to give such payment; 3. That only the President, a Vice-President, a nd Vice-President, a Secretary or the Treasurer of the Com- can make, modify or discharge contracts, or waive any of the pany's rights or requirements, and that none of these acts can one by the agent taking this application.

MEDICAL EXAMINER'S FORM.

I declare, on behalf of myself and of every person who shall or claim any interest in any insurance made hereunder, that e carefully read each and all of the above answers, that they each written as made by me, that each of them is full, com- and true, and that to the best of my knowledge and belief I proper subject for life insurance. Each and all of my said ers are made by me to obtain said insurance, and I under- and agree that they are each material to the risk and that Company believing them to be true will rely and act upon

I expressly waive, on behalf of myself and of any person who have or claim any interest in any policy issued hereunder, all sions of law forbidding any physician or other person who has ded or examined me, or who may hereafter attend or examine from disclosing any knowledge or information which he thereby red.

20 PREMIUMS LIFE, 5-YEAR DIVIDEND POLICY

No. 99,999. AGE

SUM INSURED, $10,000. ANNUAL PREMIUM, $36

NORTH AMERICAN LIFE ASSURANCE COMPANY,
TORONTO, CANADA.

In Consideration of the Application (a copy of whic hereto attached) and of the statements and agreements th contained, hereby made part of this Policy, which consti the entire contract, and of the annual premium of *Three hun sixty-nine and 50-100* Dollars, to be paid in advance to the C pany, at its Head Office, in the City of Toronto, Canada, or delivery of this Policy, and thereafter on the *second* da *March,* in every year, until *twenty* full years' premiums have been paid, or until the death of the insured, if that sh intervene, the NORTH AMERICAN LIFE ASSURANCE COMPANY sures the life of *John Doe,* (herein called the insured) of *troit,* in the County of *Wayne,* and State of *Michigan,* and receipt of due proof of the death of the insured during the tinuance of this Policy and upon its surrender, promises to at its Head Office, to *his executors, administrators or ass* subject to the right of the insured to change the beneficiary, Thousand Dollars, (first deducting therefrom the balanc the current year's premium, if any, and all loans on accour this Policy).

After this Policy shall have been in force one year, the condition which shall be binding upon its holder is, that premiums shall be paid as provided; in all other respects, the expiration of said year, the liability of the Company u this Policy shall not be disputed.

This Policy is issued and accepted subject also to the pr sions, privileges and agreements, on the following pages h of, as well as those printed and written hereon, all of w are hereby incorporated herein and made part hereof.

In Witness Whereof, the Company has duly executed Policy at the city of Toronto, this *second* day of March, A 19*12*.

L. GOLDMAN, *Managing Director.*

EDWARD GURNEY, *Presid*

PROVISIONS, PRIVILEGES AND AGREEMENTS.

SURPLUS OR DIVIDENDS.—1. The dividend apportioned by the rectors of the Company to this Policy shall be allowed or paid on the completion of the fifth policy year from the date hereof d each five years thereafter, if this Policy be then in force.

At each division, the legal holder or holders shall have the ht to apply the dividend as follows:

OPTIONS.—*Firstly*, to withdraw the amount in cash; or

Secondly, to purchase a non-participating paid-up addition to e Policy; or

Thirdly, to reduce the premiums hereon during the ensuing five rs; or

Fourthly, to reduce the remaining premiums payable under the icy.

Should the death of the insured occur after a distribution of plus to this Policy and before the subsequent quinquennial divi- n a *mortuary dividend* will be paid in cash with the policy.

FAILURE TO NOTIFY.—If no notice in writing shall be given to Company of the way elected in which to apply the dividend hin two months after the completion of each dividend period, the idend will be applied to the purchase of a non-participating paid- addition to the Policy.

2. After the payment of the premiums for three full years. efault in the payment of any subsequent premium or otherwise, Company will,

LOANS.—(*a*) At any time while the policy is in force, on com- ion of a loan agreement properly assigning the Policy, and on sole security thereof, advance to the legal holder or holders at a of interest not exceeding 6 per cent. per annum in advance, a not exceeding the amount specified in the following table of aranteed Values, after deducting therefrom all indebtedness here- This loan value will be increased by the amount of the loan value any dividend additions existing to the credit of the Policy at the e the application for loan was made. Failure to pay interest ll not void the Policy, unless the total indebtedness thereon to Company shall equal or exceed such loan value at the time of h failure, nor until one month after notice shall have been mailed the Company to the last known address of the insured and of assignees, if any.

PAID-UP INSURANCE—CASH SURRENDER VALUE.—(*b*). Upon ap- ation therefor being made by the legal holder or holders of this icy at any time prior to any default or within three months r any default, (1) endorse hereon the amount of non-partici- ing Paid-up Insurance, as specified below, which amount shall payable, less any indebtedness hereon under the same conditions this Policy, or (2) pay its Cash Value, as specified below, less indebtedness, upon surrender to the Company, with the receipt the last premium paid hereon and in addition thereto the cash ue of any existing dividend additions.

AUTOMATIC EXTENDED TERM INSURANCE.—(*c*). If the holder ll not exercise Option (*b*), without application, continue the cy as a Paid-up Term Policy, as specified below, only without icipation in profits or cash loans, for a sum equal to the amount the Policy plus any existing dividend additions and less any in- edness to the Company hereon, which Term Insurance will mence at the date of default in payment of any premium. If re be any indebtedness against this Policy, or any existing idend additions, then the Term Insurance granted as above shall for such time only, as the resultant purchase value will buy.

TABLE OF GUARANTEED VALUES.

At End of Year	Non-Participating Paid-up Insurance	Automatic Extended Term Insurance for		Cash Surre and Loan V
		Years	Months	
3rd	$1020	5	0	$ 460
4th	1550	7	7	710
5th	2050	9	10	970
6th	2590	12	0	1230
7th	3120	14	0	1520
8th	3650	15	9	1810
9th	4180	17	4	2110
10th	4700	18	8	2420
11th	5220	19	10	2740
12th	5740	21	0	3070
13th	6250	22	1	3400
14th	6760	23	1	3750
15th	7260	24	1	4110
16th	7770	25	0	4470
17th	8290	26	1	4850
18th	8800	27	6	5250
19th	9320	29	5	5660
20th	Policy paid up.			6080

This table contains the values as at the end of the policy y stated, and is based upon the HM Table of Mortality and 3% i est. The values given are based upon the same surrender ch which, after 20 years shall equal 1%, and in other years does exceed 2½% of the face value of the Policy and dividend addit Where the premiums are not payable annually, or through c causes the date of the default does not coincide with the end o policy year, the values given in the above table will be equit adjusted.

INSTALMENT PRIVILEGES.—3. In lieu of the settlement in sum of this Policy when it becomes a claim, the Company will for each thousand dollars net value thereof, the amount in fiv stalments of $211 each, or in ten instalments of $113 each, c fifteen instalments of $81 each, or in twenty instalments of each, or in continuous instalments payable for twenty years tain, as given below, and as much longer afterwards as the be ciary may live. The first of these instalments shall be pay upon the death of the insured and the remainder annually t after.

TABLE OF CONTINUOUS INSTALMENTS.

Age at last Birthday of Beneficiary at death of Insured..	19 and under	20 and 21	22 to 24	25 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38	39 and 40	41	42 and 43
Amount of each instalment.....	$40	$41	$42	$43	$44	$45	$46	$47	$48	$49	$50	$51

Age at last Birthday of Beneficiary at death of Insured..	45 and 46	47	48 and 49	50	51 and 52	53	54 and 55	56	57 and 58	59 and 60	61 to 63	64 to 67
Amount of each in-	$59	$54	$55	$56	$57	$58	$59	$60	$61	$62	$63	$64

These instalments are subject to the election (made by writ- notice to the Company at its Head Office) of the insured, or the ner, or the beneficiary, after the insured's death if the insured ll have made no election. Any instalments thus payable, which ll not have been paid prior to the death of the beneficiary, shall paid, unless otherwise directed by the insured, to the benefi- ry's legal representative or assigns. Such outstanding instal- nts as are contingent only upon their payment during a fixed od, may be commuted at 3%, unless otherwise specified by the ner or by the beneficiary in making such election.

PROVISIONS, PRIVILEGES AND AGREEMENTS.

WHEN POLICY IN FORCE.—(*a*). Under no circumstances shall Policy be held to be in force until the actual payment to, and ptance of, the first premium thereon by an authorized agent of Company, and the delivery to the applicant, when in the same dition of health as stated in the application for this Policy, of official receipt, signed by the Managing Director.

PREMIUMS—HOW PAID.—(*b*). Payment of premiums to agents not be valid unless receipts be given, signed by the Managing ector. When receipts are sent to agents for delivery, such nts shall countersign and date the same *only on the day of the al payment of premium,* and as evidence of its then payment em. All premiums are due and payable at the Head Office in nto. For the convenience of the insured, payment of a pre- m, *when not overdue,* may be made to an agent, but only upon ction of the official receipt, signed by the Managing Director.

GRACE.—(*c*). One month, not less than thirty days, will be ed for payment of each renewal premium on this Policy after ame has become payable during which time the policy will nue in force.

NON-PAYMENT OF PREMIUMS.—(*d*). If a note, cheque, draft, ther obligation, given for the first or any subsequent pre- m, or any part thereof, or any renewal of any such note or obligation or part thereof, be not paid when due, this Policy, ct to provision (2) on preceding page hereof, will thereupon to be in force, without any notice or act on the part of the pany.

REINSTATEMENT.—(*e*). If, in the event of default in the pre- m payments, the original Policy shall not have been surrendered e Company and cancelled, the Policy may be reinstated at any upon evidence of insurability satisfactory to the Company and ent of arrears with compound interest not greater than 6% annum.

MISSTATEMENTS.—(*f*). All statements made by the insured , in the absence of fraud, be deemed representations and not anties, and if within one year from the date of this Policy, fraudulent statement made in the application shall be found to been, at the date of said application, untrue, this Policy, after notice to the legal holder thereof or to the insured, shall there- cease to be in force.

SELF-DESTRUCTION, ETC.—(*g*). This Policy does not insure nst death by the insured's own act, whether sane or insane, from duelling, nor in consequence of the violation of law, d the death of the insured occur within one year from the hereof.

PROOF OF AGE.—(*h*). The age of the insured will be admitted the Company on due proof, but, if misstated, any error will be sted by making the insurance for such amount as the premium

be no existing assignment of the Policy made as herein provi may, while the Policy is in force, designate a new beneficiary, or without reserving right of revocation, by filing written n thereof at the Home Office of the Company accompanied by Policy for suitable endorsement thereon. Such change shall effect when endorsed on the Policy by the Company and not bef If any beneficiary shall die before the Insured, the interest of beneficiary shall vest in the Insured.

GRACE.—A grace of one month (not less than thirty days) ject to an interest charge of five per centum per annum shal allowed for the payment of every premium after the first, du which time the insurance shall continue in force. If death oc within the period of grace the unpaid premium for the then cur policy year shall be deducted from the amount payable hereund

PAID-UP AND ENDOWMENT OPTIONS.—Whenever the reserve this Policy together with the reserve on existing dividend additi if any, at the end of any policy year shall equal or exceed the single premium for the attained age of the Insured by the An can Experience Table of Mortality and interest at three per cent for an amount of insurance equal to the face amount of this Po payable at the same time and under the same conditions as Policy, the Company, at the written request of the Insured, will dorse the Policy as participating paid-up insurance for such am as the said reserve will purchase when thus applied, any indeb ness to the Company to be a lien against said Paid-up Insur upon the same terms and conditions as in Section 2; or, when said reserve at the end of any policy year shall equal or exceed face amount of this Policy, the Company, upon surrender of Policy and all claims thereunder, shall pay in cash the face am of the Policy and any excess of said reserve, less any indebted to the Company.

PAYMENT OF PREMIUMS.—All premiums are payable on or fore the date due, at the Home Office of the Company or to agent of the Company upon delivery of a receipt signed by President, a Vice-President, a Second Vice-President, a Secretar the Treasurer of the Company, and countersigned by said ag The premium is always considered as payable annually, in adva but by agreement in writing and not otherwise may be made able in semi-annual or quarterly payments. Any unpaid prem required to complete the payments for the current policy yea which death occurs shall be deducted from the amount pay hereunder. The payment of a premium shall not maintain Policy in force beyond the date when the next payment is due, cept as herein provided.

PRIVILEGE OF CHANGE TO OTHER FORMS OF POLICIES.—At time, and while in full force, and provided the Insured is then than sixty years of age, this Policy may be changed without m cal re-examination for a Policy of the same amount, upon form of insurance issued by the Company at the time this Po takes effect and having a higher rate of premium but without ability benefits. Such change shall be effective upon payment sum equal to the difference between the premiums on the new icy and the premiums paid on this Policy (exclusive of the miums paid for Disability Benefits), with compound interest at rate of six per centum per annum from the due date of each ment to the date when the change is made, and upon the surre of this Policy. The new Policy shall take effect as of the dat this Policy, and the premium shall be based upon the same ag this Policy. The cash value of any dividends standing to the c of this Policy, as well as any additional cash value of such dends that would have been credited under the new Policy ma used in the settlement of the difference of premiums.

REINSTATEMENT.—At any time after any default, upon wri application by the Insured and upon presentation at the Home O of evidence of insurability satisfactory to the Company, this Po may be reinstated together with any indebtedness in accorda

th the loan provisions of the Policy, upon payment of arrears of miums with interest thereon at the rate of five per centum per nnm.

SELF-DESTRUCTION.—In event of self-destruction during the first rance year, whether the Insured be sane or insane, the insur- e under this Policy shall be a sum equal to the premiums there- which have been paid to and received by the Company, and no re.

MISCELLANEOUS PROVISIONS.—The Policy and the application refor, a copy of which was attached to this Policy when deliv- d, constitute the entire contract between the parties. All state- ts made by the Insured shall, in absence of fraud, be deemed esentations and not warranties, and no such statement shall d this Policy or be used in defense to a claim hereunder unless contained in said written application. The Insured may, with- the consent of the beneficiary, receive every benefit, exercise y right and enjoy every privilege conferred upon the Insured his Policy. No agent is authorized to waive forfeitures, or to e, modify or discharge contracts, or to extend the time for pay- premium.

SECTION 6—INSTALMENT OPTIONS.

If there is no assignment of this Policy, the Insured, or in case sured shall not have done so, the beneficiary after the In- s death may, by written notice to the Company at its Home , make the proceeds of this Policy payable under one of the ing options instead of in one sum, to wit:

Option 1—The proceeds of the Policy, or any part thereof, may t with the Company subject to withdrawal in whole or in part y time on demand, in sums of not less than one hundred dol- The Company shall pay interest on the proceeds so left with such rate as it may each year declare on such funds, at a however, never less than three per centum per annum and ed annually.

Option 2—In equal instalments for an agreed number of years, le immediately upon approval of proofs of death of the In- and annually, semi-annually, quarterly, or monthly thereafter y be agreed. The amount of each instalment shall be in ac- nce with the instalment table on the last page of this Policy. otherwise agreed in writing, the Company, upon due demand, ay in one sum the value of all unpaid instalments commuted e per centum compound interest.

ption 3—In equal instalments for twenty years, and for as years thereafter as the beneficiary shall survive, payable im- tely upon approval of proofs of death of the Insured, and an- , semi-annually, quarterly, or monthly thereafter as may be . The amount of each instalment shall be determined by the d age, on the date of the approval of proofs of death of the d, of the beneficiary to whom it is payable and in accordance he instalment table on the last page of this Policy. If the d shall so direct in writing, the instalments payable under tion shall not be transferable, nor subject to commutation or rance, during the lifetime of the beneficiary entitled thereto. there be more than one beneficiary under the option selected, oceeds so left with the Company, unless otherwise agreed in , shall be deemed to be divided into as many equal parts as re beneficiaries, and shall be credited and paid to each bene- severally.

the event of the death of a beneficiary any unpaid sum left e Company under Option 1, or any unpaid instalments pay- him under Option 2, or any instalments for the fixed period ty years only under Option 3 which shall not then have been hall be commuted at three per centum compound interest, and otherwise agreed in writing shall be paid in one sum to the rs or administrators of such beneficiary.

e sums payable under the foregoing options are based upon med interest earning of three per centum, but if in any year

20 PREMIUMS LIFE NONPARTICIPATING POL
WITH DISABILITY BENEFITS.

No. 99999. A
AMOUNT $10,000. PREMIUM $

NORTH AMERICAN LIFE INSURANCE COMPANY
OF CHICAGO.

Agrees to Pay the sum of *Ten Thousand* Dollars, Home Office, in Chicago, Illinois, upon receipt at said Office of due proof of the death of *John Doe,* the Insur *Mary, Wife of the Insured,* Beneficiary, subject to the priv and provisions on the following pages hereof, which are made a part of this contract.

This Contract is made in consideration of the applicati this Policy, a copy of which is hereto annexed, and in f consideration of the payment, on or before delivery of this P of the first year's annual premium of *Three Hundred and and 40/100* Dollars, comprising the legal reserve and the pre of term insurance for the first policy year, computed in accor with the laws of the State of Illinois; and in considerati the further payment of a like annual premium on the *Thir* day of *September* in every year thereafter during its contin until *Twenty* full year's premiums in all shall have been this policy will be renewed and continued in force in accor with its terms.

PREMIUMS ON THIS POLICY WILL BE PAID BY THE COMPA INSURED IS WHOLLY DISABLED UNDER THE FOLLOWING CONDIT After one full annual payment shall have been made, and bef default in the payment of any subsequent premium, if the In prior to attaining the age of sixty shall furnish satisfactory that he has been wholly disabled by disease, and will be p nently, continuously and wholly prevented thereby for life, pursuing any and all gainful occupations, the Company by a dorsement in writing, upon this contract, will agree to pay fo Insured the premiums, if any, which shall thereafter become able during the continuance of such disability. In any such premiums so paid shall not be a lien on this contract and the loans and the value of this contract, in the schedule as given o second page hereof, shall increase in the same manner as i premiums were being paid by the Insured. If, however, the In shall recover so as to be able to engage in any gainful occup during the premium paying period, the Company's obligation t the premiums shall cease and the Insured shall resume payme premiums in accordance with this contract on the first premiun date following such recovery. If the Insured shall furnish factory evidence of like total and permanent disability occu after he shall have attained the age of sixty years, the Com will, without further action on the part of the Insured, allo subsequent premiums to accumulate without interest, as an inde ness on this contract. In any such case the cash loans and values of the contract in the schedule on the second page h shall increase in the same manner as if the premiums were paid by the Insured. On any anniversary of this contract this vision may be cancelled by the Insured, in which event the s quent annual premiums will be reduced twenty-five cents for one thousand dollars insured hereunder, and such reduction wi endorsed hereon.

In Witness Whereof, the North American Life Insurance mpany of Chicago, has caused this agreement to be executed is *Thirteenth* day of *September,* Nineteen Hundred and *Twelve.*

J. H. McNAMARA, *President.*

W. P. KENT, *Secretary.*

PRIVILEGES.

LOANS.—Cash loans will be granted on the sole security of this licy and proper assignment of the same, at any time while the licy is in force after premiums have been paid in cash for three ll years, for a sum equal to, or at the option of the Insured, less e the amount indicated in Column (1) of the accompanying table, cting therefrom all other indebtedness hereon to the Company. l loans shall be subject to interest at not to exceed the rate of per cent per annum, payable in advance to the end of the current ry year, and annually in advance thereafter. If the total indebtess under this policy at any time shall become equal to the loan e the policy shall be forfeited or void provided such indebted- be not paid to the Company within one month after notice to effect shall have been mailed by the Company to the last known ss of the person to whom the loan was made, and of the In- , or assignee, if any. The loan values specified in Column (1) sed on the reserve at the end of the policy year in which loan plied for according to the American Experience Table of Mor- y with interest at three and one-half per cent, less an amount greater in any case than two and one-half per cent of the nt insured under this policy.

SPECIAL PREMIUM LOAN PRIVILEGE.—When any premium falls on this policy the Insured may, upon written request, avail him- of any portion of the value for which provision is made under preceding clause, "Loans," necessary to pay the premium due, ided said loan value is in excess of the premium due, and ct to the same conditions as stipulated in the clause, "Loans," pt that the policy need not be assigned to the Company. In this privilege is requested in writing by the Insured, a proper ment covering same must be executed by the Insured.

CASH SURRENDER VALUE.—If this policy be legally surrendered e Company within one month after the end of the third year its date or of any year thereafter, and all premiums to the of that year have been paid in full, the Company will pay for, in lieu of all other benefits, the sum indicated in Column of the accompanying table, less any indebtedness to the Com- on account of this policy.

PAID-UP INSURANCE.—Upon written request by the owner, ac- panied by this policy, within one month after default in the ment of any premium after it shall have been in force for three years, this policy will be endorsed for the amount of non- icipating paid-up life insurance indicated in Column (2) of the mpanying table, payable under the conditions of this policy at death of the Insured; provided that such paid-up insurance l be without the right to loans, and provided further that if e be any indebtedness to the Company on account of this policy, amount of such paid-up insurance will be reduced in the pro- on that the total indebtedness bears to the Cash Surrender e of this policy at date of default.

AUTOMATIC EXTENDED INSURANCE.—After premiums on this cy shall have been paid in cash for three full years, if any sub- ent premium is not paid within one month after the day when and if this policy be not surrendered for its Cash Surrender e or endorsed for Paid-up Life Insurance, the insurance here- r will without any action on the part of the Insured, be con- ed for its face amount, but without the right to loans, as non- icipating Paid-up Term Insurance for the period indicated in mn (3) of the accompanying table, from the date to which miums have been paid; provided that if there be any indebted- hereon to the Company, the amount payable hereunder will be

reduced in the proportion that the total indebtedness bears t
Cash Surrender Value of this policy at date of default.

TABLE OF LOAN AND SURRENDER VALUES.

After Policy has been in Force	(Column 1) Cash Surrender or Loan Value	(Column 2) Paid-up Life Insurance	(Column 3) Insurance Continued	
			Years	Mon
3	$400	$1030	4	7
4	630	1570	7	2
5	870	2110	9	10
6	1110	2650	12	3
7	1360	3180	14	5
8	1620	3710	16	3
9	1890	4240	17	11
10	2180	4780	19	4
11	2470	5300	20	7
12	2770	5820	21	8
13	3090	6340	22	8
14	3410	6860	23	7
15	3750	7380	24	7
16	4100	7890	25	6
17	4460	8400	26	9
18	4840	8930	28	2
19	5240	9460	30	5
20 Years	5660	10000	Paid Up	

NOTE—Loans will be made at the beginning instead of at the end (year, provided the full year's premiums have been paid.

The net value of each of the surrender options in the above table is to the entire reserve on this Policy, according to the American Exper Table of Mortality, with interest at three and one-half per cent per a less an amount not greater in any case than two and one-half per c the amount insured by the Policy.

Figures for later years, on the same basis, will be furnished on ap tion to the Home Office.

In case the premiums are paid semi-annually or quarterly the val intermediate periods between the anniversaries will be proportionat creased over the values at the end of the last completed year.

PAYMENT OF PREMIUMS.—All premiums are payable in vance at the Home Office, or to any agent of the Company delivery, on or before the date due, of a receipt signed b President, the Vice-President, or the Secretary of the Company countersigned by said agent.

In lieu of the annual premium specified on the first page h the Company will, upon written request by the owner of this p accept instalments of *One Hundred and Sixty* Dollars and *N* Cents semi-annually in advance, or *Eighty-two* Dollars an Cents quarter-annually in advance.

If premiums hereon are paid in semi-annual or quarterl stalments, any portion of the premium for the then current p year remaining unpaid when this policy matures shall be co ered an indebtedness to the Company on account of this policy

Except as herein provided the payment of a premium o stalment thereof shall not maintain the policy in force beyon date when the next premium or instalment thereof is payable

DAYS OF GRACE.—A grace of one month will be granted fo payment of premiums after the first, during which time the i ance shall continue in force. If death occur within the da grace, the unpaid portion of the premium for the then current icy year shall be deducted from the amount payable hereunde

REINSTATEMENT.—This policy may be reinstated after de in payment of any premium upon evidence of insurability s

tory to the Company, subject to payment of the past due premiums, with interest at not to exceed 6% per annum thereon, provided that any indebtedness previously existing against this policy will be reinstated with interest at not to exceed 6% per annum from date of default, and provided that said indebtedness with interest does not exceed the loan value after past due premiums, with interest, have been paid.

INDEBTEDNESS.—Any indebtedness to the Company on account of this policy will be deducted in any settlement of this policy, or in any benefit hereunder.

CHANGE OF BENEFICIARY.—The Insured, if there be no existing assignment of this policy made as herein provided, may, while the policy is in force, designate a new beneficiary, by filing written notice thereof at the Home Office of the Company, accompanied by this policy for suitable endorsement. Such change shall take effect upon the endorsement of the same on the policy by the Company, thereupon all rights of the former beneficiary or beneficiaries shall cease. If any beneficiary shall die before the Insured, the interest such beneficiary shall vest in the Insured.

ASSIGNMENTS.—No assignment of this policy shall be binding on the Company, unless it be filed with the Company at its Home Office. The Company assumes no responsibility as to the validity of any assignment.

OPTIONS GUARANTEED AT THE END OF *Twenty* YEARS.—If the insured is living on the *Thirteenth* day of *September, 1938*, provided all the premiums have been duly paid under this contract, one of the following options may be selected:

(1) Continue the contract without further payment of premiums as a paid-up policy payable at death.

(2) Surrender this contract for a cash payment of *Five Thousand, Six Hundred and Sixty* Dollars, less any indebtedness upon.

(3) Surrender this contract for an annual income payable during the lifetime of the Insured, based on the Company's published Annuity table then in force.

MODES OF SETTLEMENT.—The Insured or the owner, or the beneficiary after the Insured's death, in case the Insured shall have made no election, may by written notice to the Company at its Home Office, elect to have the net sum payable under this policy upon the death of the Insured paid either in cash or as follows:

(1) By the payment of interest thereon at three and one-half per centum per annum payable at the end of each year during the lifetime of the beneficiary, and by the payment upon the death of the beneficiary of the said net sum, together with any accrued interest for the year then current, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns.

(2) By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following table for each $1,000 of said net sum.

(3) By the payment of equal annual instalments payable at the beginning of each year for a fixed period of twenty years and as many years longer as the beneficiary shall survive, in accordance with the following table for each $1,000 of said net sum.

Any instalments under (2) or (3) which shall not have been paid prior to the death of the beneficiary shall be paid, unless otherwise directed in said notice, to the beneficiary's legal representatives or assigns. Unless otherwise specified by the owner or the beneficiary in making such election, the beneficiary shall have the right, when any instalment becomes due, to commute and receive in one sum the then present cash value of the payments yet to be made, computed upon the same basis as option (2) in the following table; provided that no such commutation will be made under option (3), except after the death of the beneficiary occurring within the aforesaid twenty years.

OPTION (2)

Number of Annual Instalments	Amount of Each Instalment	Number of Annual Instalments	Amount of Instalm
2	$508 60	14	$ 88 4
3	344 86	15	83 8
4	263 05	16	79 3
5	213 99	17	76 3
6	181 32	18	73 2
7	158 01	19	70 1
8	140 56	20	67 9
9	127 00	21	65 7
10	116 18	22	63 7
11	107 34	23	61 8
12	99 98	24	60 12
13	93 78	25	58 62

OPTION (3)

Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of
10	$43 24	24	$46 33	38	$52 03	52	$
11	43 40	25	46 63	39	52 57	53	
12	43 57	26	46 95	40	53 13	54	
13	43 75	27	47 28	41	53 71	55	
14	43 94	28	47 62	42	54 31	56	
15	44 13	29	47 98	43	54 93	57	
16	44 34	30	48 36	44	55 56	58	
17	44 55	31	48 76	45	56 21	59	
18	44 77	32	49 17	46	56 86	60	
19	45 00	33	49 60	47	57 53	61	
20	45 24	34	50 04	48	58 21	62	
21	45 50	35	50 51	49	58 89	and	
22	45 76	36	51 00	50	59 57	over	
23	46 04	37	51 50	51	60 25		

GENERAL PROVISIONS.

(1) No one has power to make or modify this contra insurance, or to extend the time for paying any premium, an Company shall not be bound by any promise or representation tofore or hereafter made, unless made in writing by any two o following officers, viz.: The President, Vice-President or Secre (2) If the age of the Insured has been misstated, the am payable hereunder shall be such as the premiums paid would purchased at the correct age. (3) This policy shall be incon able after one year from its date except for non-payment of mium. (4) If the Insured shall, within one year from the hereof, enter or engage in military or naval service in time of or travel or reside South of the Tropic of Cancer or North o 60th Degree North Latitude, without first obtaining the wr consent of the Company; or, if the Insured shall during said engage in any of the following extra hazardous occupation employments, viz.: Retailing intoxicating liquors, handling ele wires and dynamos, blasting, mining, submarine labor, aeron ascensions, the manufacture or handling of highly explosive stances, serve upon any railroad train or track, or any switch, coupling cars, or on any steam or other vessel, unless written mission is expressly granted by the Company; or, if within one from the date hereof the Insured shall die by his own hand or

ether sane or insane; then, and in either of the above events, only amount payable hereunder shall be a sum equal to the miums paid hereon, with interest at the rate of 6% per annum. This policy or any paid-up or continued insurance or other nefits granted as provided herein, shall not participate in the ofits or surplus of the Company. (6) If this policy shall become laim by the death of the Insured, settlement shall be made upon ceipt of due proof of death and of the interest of the claimant d not later than two months after receipt of such proof. (7) is policy and the application therefor, a copy of which is hereto nexed, shall constitute the entire contract between the parties, d all statements made by the Insured shall, in the absence of ud, be deemed representations and not warranties, and no such tement shall avoid the policy or be used in defense to a claim reunder unless it is contained in a written application and a y of such application be endorsed upon or attached to the policy en issued.

NOTICE.—It is not necessary for the Insured or the beneficiary employ the agency of any person, firm or corporation, in col- ing the insurance under this policy, or in receiving any of its nefits. Time and expense will be saved by writing direct to the me Office, North American Building, Chicago, Ill.

APPLICATION.

I hereby declare that all the statements and answers to the e questions are complete and true, and I agree as follows: hat this application, including the statements made or to be e to the Company's Medical Examiner, shall become a part of Contract of insurance hereby applied for. 2. That no state- ts, promises or information made or given by, or to the person iting or taking this application for a policy, or by or to any y person, shall be binding on the Company, or in any manner t its rights, unless such statements, promises or information duced to writing, and presented to the officers of the Company, e Home Office, in this application. 3. That the policy hereby ed for shall be accepted subject to its terms, and that said y shall not take effect until the same has been issued and de- ed by the Company and the first premium paid thereon in full g my lifetime, and while I am in good health. 4. That any ent in advance on account of premium shall be binding on the pany only in accordance with the Company's receipt, made up, out alteration, on the receipt form detached from this applica- . 5. That the Insured may, without the consent of the benefi- , receive every benefit, exercise every right and enjoy every lege conferred upon the Insured by said policy.

MEDICAL EXAMINER'S FORM.

I declare on behalf of myself and of any person who shall have laim an interest in any policy issued hereunder, each of the e answers to be full, complete and true, and that to the best y knowledge and belief I am a proper subject for life insurance. I expressly waive, on behalf of myself and of any person who l have or claim any interest in any policy issued hereunder, all isions of law forbidding any physician or other person who at- ed or examined me, or who may hereafter attend or examine from disclosing any knowledge or information which he thereby ired.

20-PREMIUMS LIFE POLICY.

No. 99,999. AGE
AMOUNT, $10,000. ANNUAL PREMIUM, $36

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

In Consideration of the payment of *Three hundred s eight and 50-100* Dollars, the receipt whereof is hereby ackn edged, and of the *annual* payment of a like sum to the said C pany on or before the *Second* day of *January* in every year *twenty* full years' premiums shall have been paid or until prior death of *John Doe,* of *Milwaukee, Wisconsin,* (herein called the Insured), promises, upon receipt of due proof of death of the Insured, to pay at its Home Office unto his *Jane Doe,* Beneficiary, *subject to the right of the insured change such beneficiary,* the sum of *Ten Thousand* Dollars, any unpaid premium or premiums for the then current p year and any other indebtedness on account of this Policy; vided, however, that if there be no Beneficiary or Contin Beneficiary surviving the Insured, such payment unless ot wise directed by the Insured and endorsed by the Company this Policy shall be made to the executors, administrator assigns of the said Insured.

Subject to the Rights of any Assignee and With or Wit Reserving the Right of Revocation, the Insured, (1) may de nate a Beneficiary or Beneficiaries if none be named in this icy, or in the event of the death of any person designated; and may designate a Contingent Beneficiary or Beneficiaries w interest shall be as expressed in, or by endorsement of the C pany on, this Policy; (3) and may change any Beneficiary Contingent Beneficiary not irrevocably designated. If there more than one Beneficiary the interest of any deceased B ficiary shall pass to the survivor or survivors unless other directed by the Insured and endorsed by the Company on Policy. No designation, direction, revocation or change s be effective unless duly made in writing, and filed at the H Office of the Company (accompanied by the Policy for suit endorsement) prior to or at the time this Policy shall bec payable.

No Assignment of this Policy shall be binding upon the C pany until it be filed with the Company at its Home Office. Company assumes no responsibility as to the validity of any signment, and satisfactory proof of assignee's interest must produced on making claim.

This Policy is issued and accepted by the parties in interest ject to the provisions stated on the second and third pages reof which are a part of this contract.

In Witness Whereof, THE NORTHWESTERN MUTUAL LIFE SURANCE COMPANY, of Milwaukee, Wisconsin, has by its Presi- nt and Secretary executed this contract, this *Second* day of *nuary*, one thousand nine hundred and *twelve*.

A. S. HATHAWAY, *Secretary.* GEO. C. MARKHAM, *President.*

PROVISIONS.

POLICY AND APPLICATION ENTIRE CONTRACT.—1. This Policy the application therefor (a copy of which is attached to Policy when issued) constitute the entire contract between parties hereto. All statements made by the Insured shall, he absence of fraud, be deemed representations and not anties, and no statement of the Insured shall avoid this cy or be used in defense to a claim thereunder unless it is terial and is contained in the said application.

AGENTS.—2. No agent of the Company has any authority waive forfeitures or to make, after or discharge contracts.

RESERVE.—3. The reserve on this Policy and any dividend itions thereto shall be in accordance with the American erience Table of Mortality with interest at three per cent.

SUICIDE.—4. If within one year from the date hereof the ured shall, whether sane or insane, die by his own hand, liability of the Company under this Policy shall be limited the amount of the reserve hereon.

INCONTESTABILITY.—5. This Policy shall be incontestable r one year from its date except for non-payment of pre- m, provided, however, that if the age of the Insured has misstated, and the error shall not have been adjusted ng his lifetime, the amount payable hereunder shall be as the premium paid would have purchased at the cor- age.

PREMIUM PAYMENTS.—6. The insurance under this Policy sed upon annual premiums payable in advance, but pay- ts may be made semi-annually or quarterly, in advance, he premium rates therefor now in use by the Company, change from the mode selected to either of the other of modes may be made on any anniversary of the Policy. premium after the first shall be considered paid (except it nly charged as a premium loan) unless a receipt, signed the President or Secretary of the Company and counter- ed by an agent authorized to receive such premium, shall iven therefor. Should default be made in the payment of premium this Policy shall cease and determine except as inafter otherwise provided.

GRACE.—7. A grace of thirty-one days, during which time insurance shall remain in full force, will be allowed for the ent of every premium except the first.

REINSTATEMENT.—8. This Policy will be reinstated at any within five years succeeding default in premium payment, evidence satisfactory to the Company of the insurability the Insured and payment of all premium arrears with in-

terest at the rate of five per cent per annum, and the pa
or reinstatement of any indebtedness which existed at th
of such default with interest from that date.

DIVIDEND OPTIONS.—9. This Policy while in force exc
extended term insurance shall participate in the surplus
Company and the Company will annually determine and a
for the divisible surplus accruing hereon until all surplus
to have arisen from this Policy shall have been returned.

The current dividend each year, at the option of the
of the Policy, may be: (a) withdrawn in cash; or (b) ap
to the payment of premiums; or (c) applied to the purcha
non-forfeitable participating paid-up additions to the Po
or (d) left to accumulate to the credit of the Policy and
drawable on any anniversary thereof, at such rate of int
not less than three per cent, credited annually, as may b
termined by the Company. Unless the owner of the Policy
otherwise elect in writing, dividends will be paid in cash.

PAID-UP AND ENDOWMENT OPTIONS.—10. Whenever the
serve on this Policy and existing dividend additions at the
of any policy year shall equal or exceed the net single
mium for the attained age of the Insured by the American
perience Table of Mortality with interest at three per cent
an amount of insurance equal to the face amount of this Po
the Company, at the written request of the Insured, will end
the Policy (subject to any existing indebtedness) as par
pating paid-up insurance for such an amount as the said
serve will purchase at the premium named; or, whenever
reserve at the end of any policy year shall equal or exceed
face amount of this Policy, the Company upon a full and
surrender of the Policy and all claims thereunder will pay
a matured endowment, the amount of said reserve less
existing indebtedness to the Company on account of this Po

NON-FORFEITURE AND LOAN FEATURES.

11. The following provisions relating to the Non-Fort
ure and Loan features of this Policy shall become opera
only after payment of premiums for two full years, and no
quest, revocation or change in connection with such provis
shall become effective unless duly made in writing and file
the Home Office of the Company:

BASIS OF SURRENDER VALUES.—11a. The cash surrender v
of this Policy at any time prior to default in premium pay
or within the thirty-one days of grace, will be the then res
on the Policy and any dividend additions then existing,
any indebtedness to the Company on account thereof, and
also a surrender charge on the amount insured which du
the fifth or any previous Policy year shall be at the rat
ten dollars per $1,000 of insurance and which thereafter s
diminish annually at the rate of one dollar per $1,000 of
surance.

PREMIUM LOANS.—11b. Upon request of the Insured,
gether with the Assigns if any, made prior to default in prem
payment, the premium or premiums thereafter falling due du
the time any such request shall remain unrevoked and not
when or before due, will be charged as a premium loan with
terest at the rate of five per cent per annum, provided the
cash surrender value (as stated in the preceding paragraph n
bered 11a) shall be sufficient to cover such loan. Any prem
loan may be repaid at any time.

EXTENDED AND PAID-UP INSURANCE OPTIONS.—11c. Upon
fault in premium payment, unless the premium be paid wi

he thirty-one days of grace, the face amount of the Policy and ny existing dividend additions, less any indebtedness to the Company on account thereof, will be extended automatically s non-participating term insurance for such length of time rom the date of such default as the then cash surrender value as stated in the preceding paragraph numbered 11a) will provide at the net single premium rate for the attained age of he Insured according to the American Experience Table of Mortality with interest at three per cent.

11d. Upon request of the Insured, together with the Beneficiary and Assigns if any, made prior to default in premium payment or within the thirty-one days of grace and including a waiver of the automatic extended term insurance feature, participating paid-up insurance will be secured upon default in premium payment, unless the premium be paid within the thirty-one days of grace, for such an amount as the then cash surrender value (as stated in the preceding paragraph numbered 11a, but exclusive of any indebtedness which shall remain as a lien against the policy) will provide at the net single premium rate for the attained age of the Insured according to the American Experience Table of Mortality with interest at three per cent.

11e. Change from automatic extended term insurance to paid-up insurance, or vice versa, may be made in accordance with their respective provisions, if the Policy be not then in premium default for more than thirty-one days.

CASH SURRENDER AND LOAN OPTIONS.—11f. Upon request accompanied by a full and valid surrender of this Policy and all claims thereunder, the Company will pay the then cash surrender value thereof, which while the Policy is in full force including the thirty-one days of grace shall be as stated in the preceding paragraph numbered 11a, and subsequent thereto shall be the full reserve on the form of insurance then in force less any indebtedness to the Company on account thereof.

11g. Upon request and the sole security of this Policy properly assigned, the Company, unless extended term insurance be in force, will advance at a rate of interest not exceeding six per cent. per annum, an amount which with the interest, and any unpaid premium or premiums, for the then current policy year shall equal, or at the option of the Insured be less than the cash surrender value of the Policy and of any existing dividend additions at the end of such year. Failure to pay either loan or interest shall not avoid the Policy unless the total indebtedness to the Company on account thereof shall equal or exceed the cash surrender value of the Policy and any existing dividend additions, nor until thirty-one days after notice shall have been mailed to the last known address of the Insured and of any Assignee.

11h. The Company shall have the right to defer payment of the cash value, or the making of the loan (unless for the purpose of paying renewal premiums on policies in this Company), for a period not exceeding ninety days.

TABLE OF LOAN AND SURRENDER VALUES.

This Table is based upon a policy of $1,000 free from indebtedness and without dividend additions. The Values stated will apply pro rata to the amount of this Policy and due allowance will be made for any dividend additions continued in force and also for any portion of a year's premium paid over and above the premiums for the full number of years indicated. Indebtedness will be adjusted as stated in the Policy.

At End of Policy Year.	Loan or Cash Value.	Paid-up Insurance.	Extended Term Insurance.	
			Years.	Days
2	$34 72	$80	3	363
3	58 20	131	6	255
4	82 46	183	9	144
5	107 52	234	11	340
6	134 40	287	14	110
7	162 14	340	16	127
8	190 77	393	18	36
9	220 31	445	19	215
10	250 78	497	20	319
11	282 24	549	21	363
12	314 68	600	22	361
13	348 16	652	23	329
14	382 70	703	24	284
15	418 33	753	25	248
16	454 11	802	26	219
17	491 07	851	27	245
18	529 31	901	29	8
19	568 89	950	31	24
20	609 92	Policy full paid.		
21	621 18			
22	632 51			

The Values in the above Table after the fourteenth policy yea equal to the full reserve according to the American Experience Tab Mortality with interest at three per cent. The basis upon which the T is constructed will apply if this Policy be continued in force beyond twenty-second year.

PROVISIONS RELATING TO SETTLEMENT (IN LIEU PAYMENT IN ONE SUM) WHEN THIS POLICY BECOMES PAYABLE.

The insured shall have the right, with the privilege revocation and change, to elect, in lieu of payment in one s either of Options "A", "B", or "C", or that the amount pay be distributed under two or more of said options; the Be ficiary or Beneficiaries when this policy becomes payable s have the same right and privilege if no such election effe by the Insured shall then be in force; the Beneficiary or Be ficiaries if of lawful age when this Policy becomes paya shall also (subject to the rights of an assignee, and if th then be living no Contingent Beneficiary designated by the sured) have the right, with the privilege of revocation change, to designate a Contingent Beneficiary or Beneficia whose interest shall be as expressed in, or endorsed by Company on, this Policy; provided, however—

AMOUNT PAYABLE.—1st. The amount payable must equal exceed $1,000 for each option elected.

ENDORSEMENT.—2nd. No election, direction, designati revocation or change shall be effective unless duly made writing and filed at the Home Office of the Company (acco panied by the Policy for suitable endorsement) prior to or the time this Policy shall become payable.

DECEASED BENEFICIARY.—3rd. If there be more than one Beneficiary, the interest of any deceased Beneficiary shall, upon satisfactory proof of such decease, pass to the survivor or survivors unless otherwise directed by the Insured and endorsed by the Company on this Policy; except that under Option "C" only so many of the stipulated installments, if any, as then remain unpaid, shall so pass.

RIGHTS OF CONTINGENT BENEFICIARY.—4th. Unless otherwise directed by the designator and so endorsed by the Company on this Policy, the Contingent Beneficiary or Beneficiaries, if any, shall, upon satisfactory proof of the death of the last surviving Beneficiary, succeed to all the interest, rights and privileges then possessed by such Beneficiary; except that under Option "C" the interest of any Contingent Beneficiary shall be limited to such of the stipulated installments, if any, as then remain unpaid.

LAST SURVIVING BENEFICIARY OR CONTINGENT BENEFICIARY.—5th. At the death of the last surviving Beneficiary if there be no Contingent Beneficiary then living, or at the death of the last surviving Contingent Beneficiary occurring subsequently thereto, the amount retained by the Company under Option "A" will be paid to the executors, administrators or assigns of such last surviving Beneficiary or Contingent Beneficiary upon due surrender of this Policy; under the same conditions, any of the installments under Option "B", or any of the stipulated installments under Option "C", then remaining unpaid, will be commuted upon the basis of three per cent. compound interest and paid in one sum in like manner.

OPTION A.

ANNUITY EXTENSION.—To have the whole or any part not less than $1,000 of the proceeds of this Policy at the death of the Insured retained by the Company until the death of the last surviving Beneficiary or Contingent Beneficiary, the Company in the meantime to pay an annuity equal to three per cent. of the amount so retained, the first annuity being payable one year after the death of the Insured.

COMMUTATION.—At the time any annuity payment becomes due the Beneficiary, if of lawful age, provided the Company has not been specifically directed to the contrary by the Insured, shall have the right, upon due surrender of this Policy, to withdraw the amount so retained by the Company, in addition to such annuity payment, and if said amount be so withdrawn the annuity payments shall cease.

OPTION B.

LIMITED INSTALLMENTS.—To have the whole or any part not less than $1,000 of the proceeds of this Policy at the death of the Insured paid in a specified number of annual installments as per the first Table below, which shall apply pro rata per $1,000 of the amount to be so paid, the first installment being payable immediately.

CHANGE.—The number of the installments may be changed by the Insured at any time prior to the payment of the first installment.

COMMUTATION.—The installments remaining unpaid will be commuted upon the basis of three per cent. compound interest, and paid in one sum, at any time when an installment is due, upon written request of the Beneficiary or Beneficiaries, if of lawful age, and due surrender of this Policy, provided the Company has not been specifically directed to the contrary by the Insured.

LIMITED INSTALLMENT TABLE.

No. Instalments	25	20	19	18	17	16	15*	14	13
Amount of each	$55 75	$65 25	$67 78	$70 59	$73 74	$77 29	$81 82	$85 94	$91 29
No. Instalments	11	10	9	8	7	6	5	4	3
Amount of each	104 92	113 81	124 69	138 30	155 83	179 22	211 99	261 19	343 23

*ILLUSTRATION.—If payment is to be made by 15 Ins ments, the amount of each Installment will be $81.82 for $1,000.

OPTION C.

CONTINUOUS INSTALLMENTS.—To have the whole or any not less than $1,000 of the proceeds of this Policy at the d of the Insured converted into an immediate life annuity to Beneficiary at the then published rate of the Company; or, in either 10, 15, 20 or 25 stipulated annual installments of amount corresponding in the Table below to the number of stallments selected and to the age of the Beneficiary at date of the death of the Insured, provided that if the Be ciary shall survive to receive the number of installments lected, then similar installments shall be continued throug the lifetime of the Beneficiary. The Table shall apply pro per $1,000 of the amount to be so paid, the first installm being payable immediately.

PRO-RATA SHARE.—If there be more than one Beneficiary amount to be so paid, unless otherwise directed by the sured and endorsed by the Company on this Policy, shall considered as divided into equal parts and the amount of Beneficiary's annual installment shall be determined in acc ance with the Table below (next page) for the age attained.

PARTICIPATION.—All payments under Options "A" and "B", and stipulated payments under Option "C", will be increased by such an dividends as may be apportioned by the Company.

The Annual Meetings of the Company for the election of Trustee held at its Home Office in Milwaukee on the third Wednesday of Ju each year. Policy-holders are entitled to vote at such meetings.

APPLICATION.

It is understood and agreed (1) that if the amount of the premium on insurance herein applied for is not paid at the time of making this app tion there shall be no liability on the part of the said Company under application unless nor until a policy shall be issued and delivered to me the first premium thereon actually paid during my lifetime; and (2) th the amount of such premium is paid to the said Company's agent at the of making this application the insurance (subject to the provisions of said Company's regular form of policy for the plan applied for) shal effective from the date of my medical examination therefor and su policy shall be issued and delivered to me or my legal representatives, vided the said Company in its judgment shall be satisfied as to my in ability, on the plan applied for, on the date of such medical examinat and (3) that if said Company shall not be so satisfied the amount of the mium paid shall be returned.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are corre recorded.

Age of Beneficiary.	No. of Instalments Stipulated. 10	15	20	25	Age of Beneficiary.	No. of Instalments Stipulated. 10	15	20	25	Age of Beneficiary.	No. of Instalments Stipulated. 10	15	20	25
10	$42 06	$41 24	$40 36	$39 48	35	$49 75	$48 30	$46 77	$45 21	60	$73 79	$67 21	$60 30	$54 08
11	42 27	41 43	40 54	39 64	36	50 22	48 73	47 16	45 56	61	75 41	68 17	60 76	54 26
12	42 48	41 63	40 72	39 81	37	50 70	49 18	47 56	45 89	62	77 07	69 10	61 20	54 44
13	42 71	41 84	40 91	39 97	38	51 22	49 66	47 99	46 27	63	78 75	70 00	61 60	54 66
14	42 95	42 05	41 10	40 14	39	51 78	50 16	48 43	46 64	64	80 44	70 87	61 97	54 74
15	43 19	42 28	41 31	40 32	40	52 36	50 69	48 90	47 01	65	82 11	71 68	62 32	54 85
16	43 44	42 51	41 51	40 50	41	52 98	51 25	49 38	47 42	66	83 78	72 46	62 65	Age 66
17	43 70	42 74	41 72	40 79	42	53 62	51 83	49 88	47 82	67	85 39	73 19	62 97	and over
18	43 94	42 97	41 93	40 88	43	54 32	52 45	50 40	48 22	68	86 99	73 88	63 28	same
19	44 19	43 20	42 14	41 07	44	55 04	53 10	50 94	48 64	69	88 50	74 52	63 53	as 65.
20	44 44	43 43	42 35	41 27	45	55 83	53 78	51 50	49 04	70	89 96	75 11	63 87	.....
21	44 71	43 68	42 58	41 48	46	56 64	54 49	52 08	49 46	71	91 36	75 65	Age 71	.....
22	44 99	43 94	42 81	41 68	47	57 50	55 23	52 67	49 88	72	92 69	76 14	and over	.....
23	45 28	44 20	43 05	41 89	48	58 42	56 01	53 27	50 30	73	93 96	76 57	same	.....
24	45 59	44 48	43 30	42 12	49	59 39	56 82	53 89	50 68	74	95 17	76 94	as 70.	.....
25	45 89	44 76	43 56	42 35	50	60 42	57 66	54 51	51 10	75	96 30	77 24	.....	.....
26	46 23	45 06	43 83	42 61	51	61 50	58 54	55 14	51 47	76	97 35	Age 76	.....	.....
27	46 56	45 37	44 11	42 86	52	62 63	59 44	55 76	51 84	77	98 32	and over	.....	.....
28	46 92	45 69	44 40	43 12	53	63 82	60 36	56 38	52 19	78	99 22	same	.....	.....
29	47 28	46 03	44 70	43 38	54	65 07	61 31	56 99	52 52	79	100 05	as 75.	.....	.....
30	47 65	46 36	45 02	43 67	55	66 37	62 28	57 60	52 83	80	100 82	.....	.....	.....
31	48 04	46 73	45 34	43 96	56	67 75	63 26	58 18	53 11	.....	Age 81	.....	.....	.....
32	48 45	47 10	45 68	44 27	57	69 18	64 25	58 75	53 39	.....	and	.....	.....	.....
33	48 87	47 46	46 03	44 56	58	70 67	65 24	59 29	53 65	.....	over	.....	.....	.....
34	49 29	47 88	46 39	44 88	59	72 20	66 23	59 81	53 88	.....	same	.....	.....	.....
											as 80.			

For ages of Beneficiaries under 10 years the installments will be the same as for age 10.

20 PREMIUMS (FIRST YEAR TERM AND 19 P
MIUMS) LIFE POLICY.

No. 99999 Ag

AMOUNT $10,000. PREMIUM $31

NORTHWESTERN NATIONAL LIFE INSU
ANCE COMPANY
MINNEAPOLIS, MINNESOTA.

Hereby Insures the life of *John Doe* (hereinafter kn as the Insured), and upon receipt of due proofs of the d of the said Insured, agrees to pay at its Home Office in City of Minneapolis, *Ten Thousand Dollars* to *Jane Doe,* (hereinafter known as the Beneficiary), if living, otherwis the Insured's executors, administrators, or assigns, or to other beneficiary as may be designated by the Insured, as vided upon the second page hereof.

This agreement is made in consideration of the app tion therefor, which is made a part of this contract, and of payment in advance of *Three Hundred Fifty Three and No* Dollars, receipt whereof is hereby acknowledged, and o like payment thereafter on or before the *Twenty Second* of *March* in each and every year until premiums for *Tw* complete years shall have been paid, or until the prior deat the Insured.

The Privileges and Conditions stated on the follo pages hereof are made a part of this contract.

Minneapolis, Minnesota, the *Twenty Second* day of *Ma* 191*3*.

..... JOHN T. BAXTER,
Secretary. *Presiden*

PRIVILEGES AND CONDITIONS.

PREMIUM PAYMENTS.—First—All premiums are payable in vance at the Home Office of the Company in Minneapolis, or to agent of the Company upon delivery of a receipt signed by President, Vice President, Secretary or Treasurer of the Comp and countersigned by such agent. Payment of a premium s not maintain the policy in force beyond the period for which paid, except as herein provided.

GRACE.—Second.—Grace of thirty-one days, during which insurance will continue in force, will be allowed for the paym of every premium after the first.

POLICY CONTAINS ENTIRE CONTRACT.—Third—Agents are authorized to make, alter or discharge contracts, to waive provisions thereof, to extend this insurance, to grant permits, to bind the Company in any way. It is agreed that this po shall constitute the entire contract between both parties, and all statements made by the Insured shall, in the absence of fra be deemed representations and not warranties, and that no statement shall void the policy, unless it is contained in the w ten application therefor, copy of which is attached when issued

VALUATION.—Fourth—The first year's insurance under policy is term insurance.

CHANGE OF BENEFICIARY.—Fifth—The Insured, subject to existing assignment of this policy, may designate a new benefici with or without reserving right of revocation, by filing written tice thereof at the Home Office of the Company accompanied by policy for suitable endorsement thereon, provided, in making

tication for the policy the right of revocation has been reserved, f any beneficiary, under either a revocable or irrevocable designation, shall die before the Insured, and the Insured shall not have signated a new beneficiary, the interest of such beneficiary shall vert to the Insured, the Insured's legal representatives or assigns.

PLACE OF CONTRACT.—Sixth—The place of this contract is expressly agreed to be Minneapolis, Minnesota, and no action at law, or suit in equity shall be commenced or maintained thereon, nor recovery had, unless such action or suit is commenced within five ars from the date of the death of the Insured, or if other than a eath claim, within five years from the date when such right of tion accrues.

RESTRICTIONS WAIVED.—Seventh—This policy is absolutely free f conditions as to residence, occupation and travel. No permit or xtra premium will be required for military or naval service.

INCONTESTABILITY.—Eighth—This policy shall be incontestable ne year from its date, except for non-payment of premium.

AGE.—Ninth—If the age of the Insured has been misstated, the mount payable hereunder shall be such as the premium paid hould have purchased at the correct age. The Company will adjust age at any time upon satisfactory proof.

SUICIDE.—Tenth—In event of the death of the Insured, within ne year from the date hereof, by his or her own hand, whether ane or insane, the liability of the Company shall be the amount of e premiums paid.

ASSIGNMENTS.—Eleventh—No assignment of this policy shall binding upon the Company unless filed at the Home Office of e Company. The Company assumes no responsibility as to the alidity of any assignment.

LOANS.—Twelfth—At any time after three years' premiums have een paid, and while this policy is in full force, the Company will dvance, on proper assignment of this policy, and on the sole security thereof, a sum not exceeding the loan value as stated in e table on the third page hereof, (increased by the reserve upon vidend additions to this policy, if any). Interest on such loan hall be at a rate not exceeding six per cent per annum, and shall e payable in advance to the end of the then current policy year, nd annually in advance thereafter. The Company will deduct om such loan, interest on the loan to the end of the current olicy year, any existing indebtedness on the policy, and any unid balance of the premium for the current policy year. Failure repay any such advance, or to pay interest, shall not void the olicy unless the total indebtedness shall equal or exceed the loan alue at the time of such failure, nor until one month after notice hall have been mailed by the Company to the last known address the Insured, and if any, of the Assignee of record at the Home ffice of the Company.

SURRENDER VALUE.—Thirteenth—After three full years' premiums have been paid, if any subsequent premium be not paid, the nsured may, within one month after the unpaid premium shall ave become due, select one of the following options:

(a) To surrender the policy for its cash value; or

(b) To have the policy endorsed for non-participating, paid-up insurance of a reduced amount, payable at the same time and n the same conditions as this policy; or

(c) To have the insurance continued in force from date of default as extended term insurance for the face amount of the policy less any indebtedness, but without further participation or right to loans.

The cash value, paid-up value, and period of extended insurance available under the above options are shown in the table on the third page hereof. The reserve on dividend additions, if any, shall be added to the cash value, or used to increase the amount of paid-up insurance or to extend the period of term insurance.

If there is any indebtedness on account of the policy, sue debtedness shall be deducted from the cash surrender value, c amount of paid-up insurance shall be such as the cash surr value less the indebtedness will purchase according to the A can Table of Mortality and interest at the rate of three and half per cent per annum, or the extended insurance shall b the amount of the face of the policy less such indebtedness, for such time as the cash value less all indebtedness will e the same according to the American Table of Mortality an terest at the rate of three and one-half per cent per annum.

AUTOMATICALLY NON-FORFEITABLE.—Fourteenth—After years' premiums have been paid, if any subsequent premiun mains unpaid, and a surrender value is not selected within month as above provided, the policy will be automatically tinued under surrender value option (c), as extended term i ance.

INDEBTEDNESS.—Fifteenth—Any indebtedness to the Com and any part of the premium for the insurance year remai unpaid at the death of the Insured, will be deducted in any tlement hereunder.

REINSTATEMENT PRIVILEGE.—Sixteenth—If this contract is rendered, automatically or otherwise, for either a paid-up p or extended insurance, it may be reinstated at any time upon dence of insurability satisfactory to the Company, and paymen arrears of premium with interest. Any indebtedness cha against the contract at the time of surrender shall continu full against the reinstated policy.

PARTICIPATION.—Seventeenth—This policy shall participate the surplus of the Company and beginning at the end of the ond policy year the Company will annually determine and acc for the portion of the divisible surplus accruing hereon.

DIVIDEND OPTIONS.—Eighteenth—The current dividend each y at the option of the Insured, may be:

(First) Drawn in cash; or

(Second) Left to accumulate, with interest, to the credit of policy and payable at the maturity of the policy but withdraw on any anniversary. The rate of interest shall be declared nually by the Company, but shall in no event be less than t and one-half per cent; or

(Third) Applied toward the payment of any premium or mums; or

(Fourth) Applied to the purchase of pure endowment a tions to the policy; or

(Fifth) Applied to the purchase of paid-up additions to policy. If this option is originally selected and followed conti ously, evidence of good health will not be required, but a cha to the fifth option after another option has been used will be ject to satisfactory evidence of insurability.

Unless the Insured shall select otherwise within three mo after the mailing of notice requiring such election, dividends be paid in cash.

MODES OF SETTLEMENT.—Nineteenth—The amount due he shall be paid immediately upon receipt of due proof of the d of the Insured. The Insured, or after the Insured's death beneficiary, by written notice to the Company, at its Home O may elect to have the total sum payable under this policy, either in cash or as follows:

(1) By payment of an annuity equal to three and one- per cent of such total sum, at the end of each year during the time of the beneficiary, and by the payment upon the death of beneficiary of the said total sum, together with any accrued tion of the annuity for the year then current, to the beneficia legal representatives or assigns; or

(2) By payment of equal annual instalments at the begin of each year for a specified number of years, the first instalm

ng payable immediately in accordance with the following table each $1,000 of said total sum; or

(3) By payment of equal annual instalments payable at the of each year for a fixed period of twenty years, and as many rs longer as the beneficiary shall survive, in accordance with following table for each $1,000 of said total sum.

Any instalments payable under (2) or (3) which shall not e been paid prior to the death of the beneficiary shall be paid the beneficiary's legal representatives or assigns.

Unless otherwise specified by the Insured or the beneficiary, agreement for the payment of an annuity or instalments may surrendered at any time for the commuted value of payments be made, computed upon the same basis as the following s: Provided, that no such surrender and commutation shall ade under (3) unless the good health of the beneficiary is to the satisfaction of the Company.

Under the above explanation of the first mode of settlement in the following tables illustrating the second and third mod s ttlement, values are based on an assumed interest earning of and one-half per cent, which rate is guaranteed as a min- If in any year the Company should declare on funds held under such modes of settlement a greater rate of interest, ms payable under (1) and (2) and the instalments for the d period of twenty years shall be increased accordingly.

LIMITED INSTALMENTS—OPTION (2).

Annual Instalments may be selected by the Insured, limited to umber and amount stated in the table below.

r of Instalments.....	Ten	Fifteen	Twenty
nt of Each Instalment...	$116	$83	$67

ILLUSTRATION.—The amount of each Instalment will be $67 for $1,000 of proceeds, if payment is to be made by twenty in- ents.

CONTINUOUS INSTALMENTS—OPTION (3).

Annual Instalments to *continue during entire lifetime* of Bene- ry, but twenty annual instalments at least to be paid. (This Option is not available where more than one Beneficiary med.)

of Beneficiary Death of ured	15 or under	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
ount of alment.....	$44	$44	$44	$44	$45	$45	$45	$45	$46	$46	$46	$46	$47	$47	$47	$48	$48
of Beneficiary Death of ured	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
ount of alment.....	$49	$49	$50	$50	$50	$51	$52	$52	$53	$53	$54	$54	$55	$56	$56	$57	$58
of Beneficiary Death of ured	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 or over
ount of alment.....	$58	$59	$60	$60	$61	$62	$62	$63	$63	$64	$65	$65	$65	$66	$66	$66	$66

ILLUSTRATION.—The amount of each annual Instalment will $48 for each $1,000 of proceeds, if at the death of the Insured Beneficiary should be thirty years of age at last birthday.

TABLE OF LOAN AND SURRENDER VALUES.

Reserve Standard; American Experience Mortality Table and 3½ per cent Interest.

Years Premiums Paid	Cash or Loan Value	Paid-up Policy	Extended Insurance		Years' Premiums Paid	Cash or Loan Value	Paid-up Policy	Extende Insuranc
			Years	Days				Year I
3	$ 320	$1080	3	266	12	$2790	$5860	21
4	550	1620	6	118	13	3160	6380	22
5	780	2160	8	336	14	3490	6900	23
6	1130	2700	12	187	15	3770	7410	24
7	1380	3230	14	237	16	4120	7930	25
8	1640	3760	16	188	17	4480	8440	26
9	1910	4290	18	48	18	4860	8960	28
10	2190	4820	19	194	19	5250	9470	30
11	2490	5340	20	278	20	5660	10000	For Life

Values shown in the above tables will be increased by the reserv dividend additions, if any.

Figures showing the loan and surrender values after tw years will be supplied upon application. These values are the Legal Reserve held to the credit of the policy, without deductie any kind.

In all cases where default shall occur after three years prem have been paid, and a portion of any further premium shall been paid, the Insured shall receive proportionate intermed values corresponding to the fraction of the year's premiums paid

NOTICE.

The Insured is hereby notified that by virtue of his policy is a member of the Northwestern National Life Insurance Comp and that the annual meetings of said Company are held at Home Office on the second Monday of February in each yea ten o'clock A. M.

It is not necessary for the Insured or the Beneficiary to emplo agency of any person, firm or corporation, in collecting the insurance u this policy, or in receiving any of the benefits. Time and expense wi saved by writing direct to the Home Office, Minneapolis.

APPLICATION.

I.....hereby apply to the Northwestern National Life surance Company, of Minneapolis, Minnesota, for $..... insurance on the.....plan, with.....annual premiun $.....and as a consideration therefor I hereby declare all statements and answers as written or printed herein, and Part 2 of this Application, are full, complete and true, whet written by my own hand or not, and agree that every such st ment and answer is material to the risk.

It is understood and agreed (1) that if the amount of premium on the insurance herein applied for is not paid at time of making this application there shall be no liability on part of the said Company under this application until a po shall be issued and delivered to me and the first premium ther actually paid during my lifetime; and (2) that if the amount such premium is paid to the said Company's agent at the time making this application the insurance (subject to the provisions the said Company's regular form of policy for the plan applied f shall be effective from the date of my medical examination the

r and such a policy shall be issued and delivered to me or my
al representatives, provided the said Company in its judgment
all be satisfied as to my insurability, on the plan applied for, on
e date of such medical examination; and (3) that if said Com-
ny shall not be so satisfied the amount of the premium paid
all be returned.

MEDICAL EXAMINER'S FORM.

15. Have you reviewed the questions and answers in Parts 1
nd 1, and do you agree that they are recorded as stated?

I Agree, That the written answers to the foregoing questions,
f those in Part 1 of this Application, are my answers, and are
e full, complete and true; that I am the person who signed
t 1 of this Application; that I am not afflicted with any disease,
ment, infirmity or disorder either in body or mind; that I have
had any illness, ailment, infirmity, disorder, local disease or
sonal injury either of body or mind, not herein set forth.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIU
LIFE POLICY WITH DISABILITY BENEFITS.

No. 99999. AGE
AMOUNT $10,000. PREMIUM $37

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY
OF CALIFORNIA.

In Consideration of the application for this Policy, a c of which is hereto attached and made a part hereof, and of payment of *Three Hundred Seventy Three* Dollars and *No* Ce constituting payment of the premium for the period termina on the *First* day of *July*, Nineteen Hundred and *Thirteen*, in further consideration of a like payment on said last mentio date, and thereafter on the *First* day of *July* in each and ev year during the continuance of this Policy, until *Twenty* years' premiums in all shall have been paid or until the pr death of the Insured,

Promises to Pay, at the Home Office of the Company, in City of Los Angeles, upon receipt at said Home Office of proof of the death of *John Doe,* herein called the Insured, *Thousand* Dollars, less any indebtedness hereon to the Comp and any unpaid portion of the premium for the then current pol year, to *Mary Doe, Wife of the Insured,* beneficiary, with ri of revocation.

PERMANENT TOTAL DISABILITY.—Should the Insured become p manently totally disabled as hereinafter defined, before attain the age of sixty years and while this Policy is in full force a effect, the Company agrees to pay to the Insured annual advan on account of the amount payable as a death claim hereunder, as provided on the succeeding pages of this Policy.

The first year's insurance under this policy is term insuran

CHANGE OF BENEFICIARY.—When the right of revocation been reserved, or in case of the death of any beneficiary un either a revocable or irrevocable designation, the Insured, if th be no existing assignment of the Policy made as herein provid other than an assignment to the Company, may, while this Pol is in force, designate a new beneficiary with or without reserv right of revocation by filing written notice thereof at the Ho Office of the Company, accompanied by the Policy for suitable dorsement thereon. Such change shall take effect upon the endor ment of the same on the Policy by the Company and not befo If any beneficiary shall die before the Insured, the interest of su beneficiary shall vest in the Insured.

The contents of the succeeding pages of this Policy and t benefits, conditions and values set forth therein are made a p hereof.

IN WITNESS WHEREOF, The Pacific Mutual Life Insurance Co pany of California has, by its proper officers, signed this Contra at the City of Los Angeles, as of the *First day of July, 1912.*

GAIL B. JOHNSON, *Vice-President.* GEO. I. COCHRAN, *President.*
C. I. D. MOORE, *Secretary.*

BENEFITS, CONDITIONS AND VALUES.

REFERRED TO ON THE PRECEDING PAGE OF THIS POLICY.

INCONTESTABILITY.—This Policy and the application theref constitute the entire contract between the parties and shall be i contestable after one year, except for non-payment of premium for violation of the conditions of the Policy relating to military naval service in time of war.

STATEMENTS.—All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy, unless it is contained in the written application, a copy of which was attached to this Policy when issued.

AGE.—If the age of the Insured has been misstated the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

GRACE.—A grace of one month (not less than thirty days) shall be granted for the payment of every premium after the first, during which month the insurance shall continue in force. If death occur within the month of grace, the unpaid portion of the premium for the then current policy year shall be deducted from the amount payable hereunder.

PAYMENT OF PREMIUMS.—All premiums on this Policy are due and payable in advance at the Home Office of the Company in the City of Los Angeles, but may be paid to the agents of the Company producing receipts signed by the President, a Vice-President, the Secretary or an Assistant Secretary, and countersigned by such agents. The mode of premium payment will be changed by the Company, upon request, from annual to semi-annual or quarter annual or vice versa at the premium rates in use by the Company at the date hereof, but such semi-annual or quarter-annual payment shall not have the effect to continue this Policy in force longer than for the six months or three months covered by such payment, subject to the above provisions relating to grace. It is agreed, if this Policy becomes a claim by death, that the Company shall have the right to deduct any part or parts of the policy year's premiums unpaid.

PARTICIPATION.—This Policy shall participate in the future surplus earnings of the participating business of the Company. The proportion of the divisible surplus accruing on this Policy shall be ascertained and distributed annually, and not otherwise. The distribution of the surplus at the end of the first year shall be conditioned on the payment of the premium then due, but the distribution at the end of the second and subsequent years shall not be so conditioned.

DIVIDENDS.—Dividends at the option of the Insured shall each year, on the anniversary date of the policy, be either

(1). Paid in cash; or,

(2). Applied toward the payment of any premium or premiums; or,

(3). Applied to the purchase of paid-up non-participating additions to the Policy; or,

(4). Left to accumulate to the credit of the Policy, with compound interest at such a rate as may be determined from time to time by the Company, and payable at the maturity of the Policy, but withdrawable on demand. The Company guarantees that the interest rate shall not be less than three per centum per annum, and that the same shall be compounded annually.

Unless the Insured shall elect otherwise within three months after the mailing by the Company of a written notice requiring the election of one of the four above options, the dividends will be applied to the purchase of paid-up additions (Option 3), which may be surrendered for cash at any time, and the Cash Value thereof shall not be less than the original cash dividend.

CASH LOANS.—At any time after three full years' premiums have been paid and while this Policy is in full force, the Company will advance, on proper assignment of the Policy and on the sole security thereof, an amount which, with interest thereon to the end of the current policy year and with any unpaid portion of said year's premium, shall not exceed the Cash Value at the end of such policy year; interest on the loan will be at a rate not greater than six per centum per annum; if interest is not paid when due it shall be added to the principal and bear interest at the same rate. Failure to repay any such advance or to pay interest shall not avoid this Policy unless the total indebtedness hereon to the Company shall

equal the Cash Value at the time of such failure, nor until month after notice of such fact shall have been mailed by the pany to the last known address of the Insured and of the Assi of record, if any, at the Home Office of the Company.

NON-FORFEITURE VALUES.—After this Policy shall have be force three full years, the Owner may elect within three mo after any default in payment of premium, but not later, either

(1). *Paid-Up Insurance*: To have this Policy endorsed by Company for a reduced amount of non-participating paid-up insurance, payable at the same time and on the same condit as this Policy; or,

(2). *Cash*: To surrender this Policy to the Company a Home Office for its cash value; or,

(3). *Continued Term Insurance*: To have the insurance the face amount of this Policy, plus any outstanding dividend a tions, continued in force from the date of default for such term is hereinafter provided, but without future participation and wit the right to loans.

At the time of premium default, after this Policy shall been in force three full years or more, the entire reserve on face amount of this Policy and on any dividend additions the (computed according to the American Experience Mortality T and interest at three per centum per annum), less any indebted hereon to the Company and less a surrender charge of not m than one per centum of the amount insured by this Policy, wil applied as the net single premium at the attained age of the sured, according to the aforesaid Mortality Table and interest r to purchase the paid-up or the continued term insurance provi above.

The cash and the paid-up insurance values provided above s not be less than the sum otherwise available for the purchase continued term insurance.

AUTOMATIC VALUE.—If the Insured shall not, within th months from default, surrender this Policy to the Company at Home Office for its cash value, as provided in Option 2, or paid-up insurance, as provided in Option 1, it is specifically c tracted that the insurance will be automatically continued as p vided in Option 3.

TABLE OF LOAN AND NON-FORFEITURE VALUES.

The figures in the following table, computed according to above provisions, are the *minimum* values; and are *guarant* upon the assumptions that premiums have been paid in full for number of years stated below, and that there is no indebtedness the Policy. Any dividend additions or accumulations to the cre of the Policy will increase the values in the following table.

Years' Premiums Paid.	Paid-up Life Insurance.	Loan Value, Cash Value.	Continu'd Term Insurance		Years' Premiums Paid.	Paid-up Life Insurance.	Loan Value. Cash Value.	Contin Term Insura
			Yrs.	D'ys.				Yrs. D'y
3	$1 080	$ 470	4	119	12	$5,840	$3,060	21
4	1,610	730	7	36	13	6,360	3,400	23
5	2,150	980	9	313	14	6,880	3,740	26
6	2,680	1,250	12	142	15	7,400	4,100	24
7	3,210	1,530	14	226	16	7,910	4,480	25
8	3,740	1,820	16	196	17	8,430	4,860	26
9	4,270	2,110	18	64	18	8,940	5,260	27
10	4,790	2,420	19	211	19	9,470	5,670	29
11	5,320	2,730	20	290	20	Fully P'd	6,090	Fully Pa

Values for later years will be based upon the American Expe ence Mortality Table and interest at three per centum per annu and will be equal to the entire reserve on the Policy according that standard. Such values will be furnished upon request.

RESTORATION.—If default is made in payment of premium this licy, if not then surrendered, may be restored to full force and ect at any time within three years after such default, upon writ- n application to the Home Office, and the payment of premiums date of restoration with interest not to exceed six per centum r annum, provided the Insured shall with such application then bmit evidence of insurability satisfactory to the Company.

INSTALMENT BENEFITS.—The Insured, by written notice to the mpany at its Home Office, and with the written consent of the ssignee or the irrevocable Beneficiary, may change the mode of ayment of the proceeds of this Policy as a Death Claim from pay- ent in one sum as provided on the first page hereof to payment annual instalments as provided on the third page hereof.

PERMANENT TOTAL DISABILITY.—Should the Insured, before at- ning the age of sixty years, become permanently totally dis- led, as hereinafter defined, while this Policy is in full force and ect and prior to default in payment of any premium, the Com- ny agrees to pay annually as an advance to the Insured, while ing, one-tenth of the amount payable under this Policy upon the ath of the Insured, *provided* however as follows:

(1). That this benefit shall not be available should this Policy continued in force by the application of one of the Non-Forfeiture ovisions as set out on the second page hereof.

(2). That in no case shall there be more than ten advance yments made, and the total amount of the advance payments t may be made on account of the permanent total disability ll be deducted from the total amount payable under this Policy n the death of the Insured, but any unpaid portion of the pre- um for the then current policy year shall be deducted from the ount of the first advance payment made.

(3). That in case of any and every such advance payment, s Policy must be produced at the Home Office of the Company have the amount of payment or payments endorsed hereon in duction or extinguishment of the amount payable upon the death the Insured.

(4). That no premiums shall be required after the date of the mmencement of the permanent total disability.

(5). That immediately after the commencement of the per- nent total disability full particulars thereof must be given in ing to the Company at its Home Office, together with the then ress and whereabouts of the Insured; and, within one hundred twenty days after the commencement of the permanent total bility, there must be given the Company at its Home Office isfactory proof of permanent total disability; and, after the pay- nt of the first advance, similar proof must be given, if required the Company, of the continuance of the permanent total disabil- prior to each subsequent annual advance payment.

The first of such advance payments shall be made immediately acceptance by the Company of satisfactory proofs of such dis- ity, and subsequent payments shall be made annually thereafter ll ten payments in all shall have been made or until the prior ath of the Insured.

(6). That any Medical Adviser of the Company shall be al- wed to examine the person of the Insured in respect to any al- ed permanent total disability, in the manner and at all times at the Medical Adviser may require.

(7). That no suit on account of alleged permanent total dis- bility shall be maintainable if commenced before the expiration of e year from the date of the commencement of the permanent tal disability.

(8). That no claim on account of permanent total disability for any advance payment shall arise or be valid or enforceable there is a failure to comply with any of the foregoing provisions.

(9). That any valid claim for such advancement shall extin- ish all other rights, options, values and benefits under this Policy, cept as to the balance, if any, of amount payable upon death of

Insured not exhausted by such advance payment or payments ac received by the Insured.

(10). That the permanent total disability referred to i must be permanent and total, and such that there is neither nor at any time thereafter any work, occupation, or profession the Insured can ever sufficiently do or follow to earn or o wages, compensation or profit, and must not result directly o directly in whole or in part, from any form of insanity or disease complicated with insanity.

That accidental injuries which result in the irrecoverable of the entire sight of both eyes, or in the amputation of both e hands at or above the wrist, or in the amputation of both e feet at or above the ankle, or in the amputation of one entire at or above the wrist and one entire foot at or above the a shall also be deemed to constitute permanent total disability.

Should the Insured, before attaining the age of sixty years, desire to cancel this permanent total disability insuranc Company will cancel such insurance, and guarantees to reduc premium thereafter fifty cents per annum for each thousand do insured.

GENERAL POLICY CONDITIONS.—(1). Only the President, Vice-President, together with the Secretary or an Assistant S tary (and they only in writing signed by them) have pow behalf of the Company to issue permits, or make or modify th any contract, or to extend the time for making any premium ment, and the Company shall not be bound by any promise or r sentation heretofore or hereafter given by any person other the above-named officers, and by them only in writing and s conjointly as stated. (2). Any indebtedness on this Policy first be deducted from any money payable or in any settlemen der this Policy. (3). If this Policy shall be assigned, the as ment must be in writing, and the Company shall not be deem have knowledge of such assignment unless the original or a d cate thereof is filed at the Home Office of the Company and it ceipt duly acknowledged. The Company will not assume an sponsibility for the validity of an assignment. (4). In any a tionment or distribution of future surplus earnings, the princ and methods which may be adopted by the Company for such portionment or distribution, and its determination of the am belonging to this Policy, shall be conclusive upon the Insured upon every person having or claiming any right under this Po (5). This Policy shall lapse if any premium is not paid as he provided, and no right thereunder nor on account of previous ment shall exist, except as herein expressly provided. (6). Mil or naval service in time of war is not a risk assumed under Policy, and if the Insured shall enter or be engaged in any mil or naval service (except in time of peace), without a written mit therefor issued by the Company, no claim shall exist under Policy except for the net reserve held against it calculated acc ing to the American Experience Mortality Table and interest at the of three per centum per annum. (7). The Insured may, without consent of the beneficiary, receive every benefit, exercise every ri and enjoy every privilege conferred upon the Insured by this Po

TRUST FUND PRIVILEGE.—At the time that this Policy bec payable as a claim the amount then payable under the condit of this Policy, or any portion thereof not less than one thous dollars, may be left during the lifetime of the beneficiary in t with the Company, and the Company guarantees to pay annu thereafter interest at the rate of three per centum per annun long as the said amount or said portion thereof remains with Company. Such interest payments will be increased by profits ing from excess interest earnings as determined from time to t

the Company, over the rate guaranteed herein. The said Trust nd together with accrued interest shall be paid at the death of a beneficiary, to the executors, administrators or assigns of the heficiary, but may be withdrawn at any time with accrued inter- t. This Trust Fund Privilege shall be inoperative if the amount yable under this Policy be less than one thousand dollars, if the heficiary be a Corporation or Firm, or if the Insured directs that e proceeds of this Policy shall be payable other than in one sum.

INSTALMENT BENEFITS.—The Insured may, as prescribed on the cond page hereof, change the mode of payment of the proceeds this Policy as a death claim from payment in one sum to pay- nt by annual instalments, as stated below, provided the amount such proceeds is One Thousand Dollars, or more, and the bene- ary is neither a Corporation or a Firm.

The following tables are based upon a policy, the proceeds of ich are One Thousand Dollars, and will apply pro rata to this licy.

LIMITED INSTALMENTS.

Annual Instalments limited to the number stated below; any mber from two to twenty-five may be selected by the Insured.

mber of Instalments.....	25	20	19	18	17	16	15
mount of each Instalment.....	$55.75	*$65.25	$67.78	$70.59	$73.74	$77.29	$81.32

mber of Instalments.....	14	13	12	11	10	9	8
mount of each Instalment.....	$85.94	$91.29	$97.53	$104.92	$113.81	$124.69	$138.90

mber of Instalments.....	7	6	5	4	3	2
mount of each Instalment.....	$155.83	$179.22	$211.99	$261.19	$343.23	$507.39

*ILLUSTRATION.—If payment is to be made by 20 instalments, amount of each instalment will be $65.25 for each $1,000 of in- ance.

SPECIAL PLAN—LIMITED INSTALMENTS.

First Instalment $150.00—subsequent Annual Instalments lim- d to number stated below; any selection may be made by the red.

mber of Instalments after the first.....	24	19	14	9
mount of each Instalment after the first.....	$50.19	*$59.34	$75.25	$109.17

*ILLUSTRATION.—If payment is made by 20 Instalments, the mount of the first will be $150.00 and of each subsequent Instal- nt (19) $59.34 for each $1,000 of insurance.

CONTINUOUS INSTALMENTS.

Twenty Annual Instalments at least to be paid, but Instalments continue during the entire life-time of Beneficiary. (Payment Continuous Instalments cannot be selected if there is more than e Beneficiary under this Policy.)

Age of Beneficiary at Death of Insured..	21 and under	22	23	24	25	26	27	28	29
Am't of each Instalm't	$41 50	$42 24	$42 53	$42 84	$43 16	$43 49	$43 84	$44 20	$44 58

Age of Beneficiary at Death of Insured..	31	32	33	34	35	36	37	38	39
Am't of each Instalm't	$45 39	$45 82	$46 27	$46 73	$47 22	$47 73	$48 25	$48 79	$49 36

Age of Beneficiary at Death of Insured..	41	42	43	44	45	46	47	48	49
Am't of each Instalm't	$50 54	$51 17	$51 80	$52 45	$53 12	$53 80	$54 49	$55 19	$55 89

Age of Beneficiary at Death of Insured..	51	52	53	54	55	56	57	58	59
Am't of each Instalm't	$57 29	$57 99	$58 66	$59 32	$59 96	$60 58	$61 16	$61 72	$62 23

Age of Beneficiary at Death of Insured..	61	62	63	64	65	66	67	68	69
Am't of each Instalm't	$63 15	$63 54	$63 89	$64 20	$64 45	$64 67	$64 85	$64 98	$65 09

*ILLUSTRATION—If at the death of the Insured the beneficiary shou 30 years of age last birthday, the amount of each annual instalment w $44.98 for each $1000 of insurance, payable during the entire life time c beneficiary, but if the beneficiary should die before the 20 instalments have been paid, the remainder of the 20 instalments shall be commute paid in one sum to the executors, administrators or assigns of the benefic

The Insured may subsequently change any selection of In ment Benefits; and may also revoke any selection, thereby ma this Policy again payable in one sum.

Each selection, change, or revocation of a selection, mus made by the Insured in writing, must be consented to by assignee and irrevocable beneficiary, if any, and shall not effect until endorsed on this Policy by the Company at its H Office.

The payment of the first instalment shall be made immedi upon receipt of due proof of the death of the Insured, and su quent instalments shall be paid annually thereafter.

If the beneficiary should die before all instalments certain h been paid, the remainder of the instalments certain shall be c muted and paid in one sum to the executors, administrator assigns of the beneficiary.

The beneficiary can neither assign, nor commute unpaid ins ments, unless such right is given to the beneficiary by the Ins in writing, and is endorsed on the Policy by the Company at Home Office during the life-time of the Insured. If, however, proceeds of this Policy, or any part thereof, are payable to cutors, administrators or assigns, such proceeds shall be paid one sum.

If more than one beneficiary has a right under the Lim Instalment Plan, whether special or otherwise, such right shall joint and vest in the survivors, and shall not be severed with the consent of the Company.

When selection has been made by the Insured for the payn of the proceeds of this Policy as a death claim in accordance w any of the foregoing Instalment Benefits, this Policy shall, if quired by the Company, be surrendered upon its maturity an supplementary contract shall be issued providing for the Instalm Benefit selected.

"Limited Instalments," "Special Plan Limited Instalments" and e first 20 of the "Continuous Instalments" will be increased by efits arising from excess interest earnings as determined from he to time by the Company, over the rate assumed in computing e instalment benefits.

APPLICATION.

I hereby aver and represent that all the foregoing statements d the answers that I make to the Company's Medical Examiner continuation of this application, are complete, true and correct, it is hereby agreed that all of said statements and answers ll, in the absence of fraud, be deemed representations and not rranties, otherwise said statements and answers shall be deemed rranties.

I hereby agree as follows: First. That no Policy shall be valid uring the first year following its date of issue I engage in any the following extra hazardous occupations or employments: ling dynamos or live electric wires, blasting, mining, submar labor, aeronautic ascensions, aerial navigation, manufacture handling of any highly explosive substance, service upon any road train or track as engineer, fireman, brakeman, freight con- or, or track man, or in switching or in coupling or uncoupling or as a seaman on any steam or other vessel, unless written ission is first expressly granted by the Company. Second. If, during the first year following the date of said Policy, I mit suicide, sane or insane, or die in consequence of my own wful act, the only liability under said Policy shall be for a sum equivalent to five per centum of the principal sum of said cy. Third. It is understood and agreed (1) that if the entire unt of the first annual, semi-annual or quarter-annual premium, elected by me under the statement marginally numbered "7", he insurance herein applied for is not paid in cash at the time making this application, there shall be no liability on the part he said Company under this application unless nor until a cy shall be issued and delivered to me and the entire amount uch first premium thereon actually paid during my lifetime and e I am in good health; and (2) that if the entire amount of first premium is paid in cash to the said Company's agent he time of making this application, the insurance (subject to the visions of the said Company's regular form of Policy for the applied for) shall be effective from the date of my medical mination therefor and such a Policy shall be issued and de- red to me or my legal representatives, provided that said pany in its judgment shall be satisfied as to my insurability, he plan applied for, on the date of such medical examination; (3) that if said Company shall not be so satisfied, the entire unt of the premium paid, without interest, shall be returned, rth. That any physician may, at any time, disclose any infor- ion, heretofore or hereafter acquired, concerning any question ing under any of my statements or answers or such contract of rance.

20-PREMIUMS LIFE POLICY.

No. *99,999.* AGE
AMOUNT, *$10,000.* YEARLY PREMIUM, *$36*

THE PENN MUTUAL LIFE INSURANCE COMPA
OF PHILADELPHIA.

In Consideration of the Application for this Policy, w is made a part hereof, THE PENN MUTUAL LIFE INSUR COMPANY insures the life of *William Penn* (the insured) *Philadelphia,* County of *Philadelphia,* State of *Pennsylvania* the sum of *Ten Thousand* Dollars, and promises to pay a Home Office, in the City of Philadelphia, unto *Hannah P his wife, if she survive him, otherwise to his* executors, admi trators or assigns, the said sum insured, upon receipt of due p of the death of the insured, during the continuance in forc this Policy, upon the following conditions, namely:

The payment in advance to the Company at its Home O of the sum of *Three Hundred and Sixty-two and 20/*100 Do at the date hereof, and of the annual premium of *Three Hun and Sixty-two and 20/*100 Dollars at or before three o'c P. M., on the *First* day of *January* in every year during the of the insured, or until *Twenty* full years' premiums shall h been paid.

The right of revocation *is* reserved by the insured. When right has been reserved, the insured shall have full power w this Policy is in force (subject to any previous assignment) change the present beneficiary or beneficiaries. Such cha shall be made in writing and shall be valid only upon its endo ment on this Policy by the Company at the Home Office.

This Policy shall participate annually in surplus earning accordance with its provisions.

All the benefits, privileges and provisions stated on second and third pages hereof form a part of this Policy fully as though recited at length over the signatures her affixed.

In Witness Whereof, THE PENN MUTUAL LIFE INSURA COMPANY of Philadelphia has caused this Policy to be signed its President, Secretary, and Actuary, attested by its Regist at its Home Office, in Philadelphia, Pennsylvania the *First* day *January,* 19*13*.

JOHN HUMPHREYS, *Secretary.* J. BURNETT GIBB, *Actuary.* GEO. K. JOHNSON, *Presid*

ATTEST:.....REGISTRAR.

FROM THE DATE OF ISSUE THIS POLICY SHALL BE WIT OUT ANY RESTRICTIONS AS TO TRAVEL, RESIDENCE AND OCCUPATION.

I. PAYMENT OF PREMIUMS.—All premiums are due and pa able in advance at the Home Office of the Company in the C of Philadelphia, or they may be paid to agents on or bef

e dates when due in exchange for receipts signed by the esident, Vice-President, Secretary, Treasurer, or Actuary, and ntersigned by agent.

Any unpaid portion of the year's premium will be deducted m the sum payable under this Policy.

II. GRACE IN PAYMENT OF PREMIUMS.—After the first, any mium on this Policy will be accepted within thirty-one days m its due date. During said period the Policy shall remain force, but in event of death the overdue premium will be ducted.

III. INCONTESTABILITY.—This Policy and the application there- a copy of which is attached hereto, constituting the entire con- between the parties, shall be incontestable after one year from ate of issue, except for non-payment of premiums; but in of suicide, whether sane or insane, within one year from date of this Policy, the liability of the Company shall be lim- to the amount of the premium paid hereon.

IV. STATEMENTS.—All statements made by the insured in the absence of fraud, be deemed representations and warranties, and no such statement shall avoid or be used fence under the Policy unless it is contained in the written printed application and a copy of such application is attached Policy when issued.

V. AGE.—Any error in stating the age of the insured will djusted by the Company paying such amount as the pre- actually paid would have purchased at the table rate at orrect age.

VI. DIVIDENDS OF SURPLUS.—This Policy shall participate urplus, and upon payment of the second year's premium at the end of the second and of each subsequent policy r, while the Policy is in force by payment of premiums and eafter when full paid, the Company will determine and ount for the portion of the divisible surplus accruing there- These dividends, at the option of the insured, will be ap- d in any year to reduce the premium, to increase the amount nsurance, or to accumulate to the credit of the Policy at per cent. compound interest per annum, this interest rate to ncreased annually by such addition as may be awarded by the rd of Trustees, which accumulation will be payable at the ma- ty of the Policy, or may be withdrawn at any premium anni- ary. If no other option is selected, dividends shall be paid in

VII. LOANS.—After three full years' premiums have been d, the Company at any time, while the Policy is in force, advance, on proper assignment of the Policy and on the security thereof, at 5 per cent. interest per annum, in accord- with Section IX hereof, a sum, at the option of the insured owner of the Policy, equal to or less than the full erve at the end of the current Policy year on the Policy on any dividend additions thereto according to the Ameri- Experience Table of Mortality, with interest at 3 per cent. annum. There shall be deducted from such loan value any ting indebtedness on the Policy and any unpaid balance the premium for the current Policy year, and interest shall payable in advance on the loan to the end of the current licy year. Failure to repay any such loan or advance or to interest shall not avoid the Policy unless the total in- tedness thereon shall equal or exceed such loan value at time of such failure nor until one month after notice shall e been mailed by the Company to the last known address of insured and of the person to whom the loan was made, and any assignee of record at the Home Office of the Company.

VIII. NON-FORFEITURE.—If this Policy shall lapse through non- ment of premium after three years' premiums have been paid, Company will secure to the owner thereof a form of insur- ce, the net value of which shall be equal to the full reserve the Policy and on any dividend additions thereto at the date default, according to the American Experience Table of Mor

tality, with interest at 3 per cent., less any existing indebte to the Company on the Policy. At the end of the third succeeding years the cash value is the full reserve, and the up and extension values are the equivalents thereof. The lated values of this Policy shall be correspondingly increase any fractional portion of a year's premium which has been This non-forfeiture value shall be secured to the owner o Policy through one of the following provisions:

First:—The automatic extension of the net amount in by this Policy for the number of years and days stated b at the expiration of which time the insurance shall cease;

Second:—The issue of paid-up participating insurance pa at death for the sum provided for below upon written ap tion therefor by the owner of the Policy and the legal surre of all claims hereunder to the Company at its Home Office w one month after lapse; or,

Third:—The payment in accordance with Section IX hereo the cash surrender value provided for below on surrender of Policy and all claims hereunder to the Company within one m from the date of lapse.

IX. Table of Extension, Paid-up, and Loan or Cash V provided for by this Policy. Loan Value available during p year.

At End of Year	Term of Extension for this Policy without Participation.	These values are for $1,000 Insurance. For this Policy mul by *ten*.	
		Paid-up Insurance on Surrender.	Loan or Cash render Valu
3rd	7 Years 334 Days	$154	$68 20
4th	10 " 212 "	205	92 46
5th	13 " 14 "	256	117 52
6th	15 " 75 "	306	143 40
7th	17 " 28 "	357	170 14
8th	18 " 246 "	407	197 77
9th	20 " 16 "	457	226 31
10th	21 " 81 "	507	255 78
11th	22 " 93 "	557	286 24
12th	23 " 64 "	606	317 68
13th	24 " 8 "	655	350 16
14th	24 " 307 "	704	383 70
15th	25 " 249 "	753	418 33
16th	26 " 220 "	802	454 11
17th	27 " 247 "	852	491 07
18th	29 " 9 "	901	529 31
19th	31 " 25 "	950	568 89
20th	Full Paid	1000	609 92
25th			666 72
30th			723 24

Should any indebtedness exist it shall be deducted from Cash Value of the Policy, and the other Values shall be corresp ingly reduced.

The cash value of any paid-up or extension granted upon lapse of this Policy will be the full reserve at the time of render, less any indebtedness to the Company under the Pol and will be paid to the owner thereof, upon proper release.

X. REINSTATEMENT.—In the event of default in premi payments, unless the cash value has been duly paid, it is agr that this Policy may be reinstated at any time upon evide of insurability satisfactory to the Company and the payment of overdue premiums and the payment or reinstatement of any ot indebtedness to the Company upon said Policy, with interest the rate of not exceeding six per cent. per annum.

XI. DEATH CLAIM.—When this Policy shall become a claim the death of the Insured, settlement less any indebtedness on Policy, will be made upon receipt of due proof of death.

XII. INSTALMENT TABLES.—The amount of this Policy when becomes a claim may be made payable at the option of the beficiary, unless otherwise directed by the insured in writing d with the Company, in such number of instalments, two to rty, as may be chosen in accordance with Table A of Instalment lues printed below.

Similarly, the amount of this Policy when it becomes a claim y be made payable in annual instalments for twenty years nteed and as much longer thereafter as the beneficiary may , in accordance with Table B of Instalment Values printed w.

These tables are based upon a Policy, the proceeds of which one thousand dollars, and apply pro rata to this Policy.

TABLE A.

Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.	Number of Annual Instalments.	Amount of each Instalment.
$507 89	8	$138 31	14	$85 95	20	$65 26	26	$54 31
343 23	9	124 69	15	81 33	21	62 98	27	52 97
261 19	10	113 82	16	77 29	22	60 92	28	51 74
211 99	11	104 93	17	73 74	23	59 04	29	50 60
179 22	12	97 54	18	70 59	24	57 33	30	49 53
155 83	13	91 29	19	67 78	25	55 76	.....	.....

TABLE B.

Age of Payee when Policy Becomes Payable.	Amount of each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may Live.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may Live.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may Live.	Age of Payee when Policy Becomes Payable.	Amount of each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may Live.
10	$39 52	25	$43 16	41	$50 55	57	$61 17
under		26	43 49	42	51 17	58	61 72
11	39 70	27	43 84	43	51 81	59	62 24
12	39 89	28	44 21	44	52 46	60	62 71
13	40 08	29	44 59	45	53 12	61	63 15
14	40 28	30	44 98	46	53 80	62	63 54
15	40 49	31	45 39	47	54 50	63	63 89
16	40 71	32	45 82	48	55 19	64	64 19
17	40 94	33	46 27	49	55 89	65	64 45
18	41 18	34	46 74	50	56 59	66	64 67
19	41 43	35	47 23	51	57 29	67	64 85
20	41 69	36	47 73	52	57 98	68	64 99
21	41 96	37	48 26	53	58 66	69	65 09
22	42 24	38	48 80	54	59 33	70	65 16
23	42 53	39	49 36	55	59 97	& over	
24	42 84	40	49 95	56	60 58		

The instalments under Table A, or the instalments certain r Table B, after the first year, will be increased by such sur- annually as may be awarded by the Board of Trustees.

The commuted value of any unpaid instalments under Ta or the commuted value of any unpaid instalments-certain Table B will be calculated by the Company at any time upo same basis (3% compound interest) as the instalments granted, and will be paid to the owner of the Policy, upon release.

XIII. INTEREST PRIVILEGE.—The proceeds of this Polic any designated fraction thereof, may at maturity, be allowe remain with the Company until the death of the beneficiary, o which period the Company will pay to the beneficiary yearly per cent. on the amount so held, the first payment being mad year after the maturity of this Policy and the last payment t pro-rated to the date of the death of the beneficiary. The int rate will be improved annually by such addition as may be awa by the Board of Trustees. At the time any such interest becc payable the beneficiary may withdraw the amount held by Company, thus terminating this feature.

XIV. ASSIGNMENT.—Any assignment of this Policy shall furnished to the Company and a duplicate thereof attached he Any claim against the Company arising under any assignmen this Policy shall be subject to proof of interest. No assign shall impose any obligation on this Company until it has rece the original thereof, nor does the Company guarantee the sufficie or validity of any assignment.

XV. PREMIUM LOANS.—After the third year if any premium or pr ums on this Policy, annual, semi-annual or quarterly, be not paid when or within the period of grace, the Company will charge against the l value of this Policy such premium or premiums with 5 per cent. interest annum in advance, provided that such loan value is sufficient. The bala of value, if any, not thus used, shall be applied in accordance with the visions of Section VIII hereof, and any premium loans so made shall be ject to the terms of Section VII. This action of the Company is contin upon the request for such premium loans being filed by the owner o Policy at the Home Office after the Policy has acquired a loan value while there is no default in the payment of any premium, and such req is revocable as to any future premium.

XVI. NO ALTERATION OF THIS POLICY or waiver of any o conditions shall be valid unless endorsed hereon and signed by Officer of the Company. No agent is authorized to modify, alter enlarge this contract or to bind the Company by any promise undertaking as to distribution of surplus or any future award interest.

APPLICATION.

My statements and answers to the questions printed above, my statements and answers made and given to the Compa Medical Examiner, are full, complete and true. Upon them I b my application for insurance, and agree that they shall be garded as a part of the contract if and when issued. If the p mium on the insurance herein applied for is not paid at the time making this application, the contract of insurance shall not be force unless or until a policy shall be issued and delivered to and the first premium thereon actually paid during my lifet and good health. If settlement is effected in accordance with attached receipt at the time of making this application, the pol shall be in force as of the date of such settlement, provided the plication is approved by the Company at the Home Office. policy if and when issued and delivered to me, shall be in the fo now in use by the Company. I understand that neither agents examiners have any authority to modify, alter or enlarge c tracts. The foregoing agreements and declarations are made behalf of myself and of any beneficiary under any policy on life issued by the Company upon this application.

MEDICAL EXAMINER'S FORM.

I hereby agree, that all the foregoing statements and answ made to the Company's Medical Examiner, are a part of my ap ication for insurance, are declared to be true, and are offered to Company as a consideration for the Contract.

PAYMENT (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE POLICY.

o. 99,999. AGE, 35.

MOUNT, $10,000. PREMIUM, $355.80.

PHILADELPHIA LIFE INSURANCE COMPANY
OF PHILADELPHIA, PENNSYLVANIA

In Consideration of the application for this policy, and of payment of *Three Hundred Fifty-five and 80-100* Dollars advance, hereby insures the life of *John Doe*, hereinafter ed the insured, for one year.

Upon the payment of an annual premium of *Three Hundred fty-five and 80-100* Dollars, on or before the *fourth* day of *rch, 1913*, this policy will become a Limited Payment Life cy, and the insurance will be continued by the payment of e sum on or before the *fourth* day of *March* in each year after during the life of the insured for *eighteen* years or l prior death of the insured.

Upon receipt of due proofs of the death of the insured, vided this policy is in force, the Company will pay *Ten usand* Dollars at its Home Office in the City of Philadel- a to *Jane Doe, wife* of the insured, if living, otherwise to executors, administrators or assigns of the insured.

The insured may, while this policy is in force and un- gned, change the beneficiary. Written request must be made l the change will take effect when endorsement is made by Company upon the policy. The right is reserved to the in- ed, without the consent of the beneficiary, to receive every efit, exercise every right and enjoy every privilege con- red upon the insured by this policy.

DIVIDENDS.—The surplus accruing upon this policy shall be rtained and distributed annually, and at the option of the in- ed may then be allowed to remain with the Company with inter- at a rate not less than three and one-half per centum; used to chase paid-up additions; or withdrawn in cash, but if so with- wn the value of the following provisions would thereby be re- ed. If no other option is selected, dividends may be withdrawn ash.

REDUCING PREMIUM PAYING PERIOD.—Whenever, at the end of policy year, the accumulations of surplus shall be sufficient to ay future premiums hereon, no further premiums shall be re- ed; but at the option of the insured the payment of premiums be continued in order to increase accumulations.

MATURING THE POLICY AS AN ENDOWMENT.—Whenever, at the of any policy year, the accumulated surplus and reserve to- er shall equal or exceed the amount insured hereunder, this cy shall mature as an endowment, and shall be payable at once he insured during his lifetime.

SURPLUS PAYABLE WITH SUM INSURED.—If this policy becomes laim by death, the sum insured hereunder, together with any plus withdrawable at the end of the previous policy year, shall paid the beneficiary.

INCONTESTABILITY.—This policy shall be incontestable, except non-payment of premiums, after one year from its date.

From date of issue this policy shall be without any restric- s as to travel, residence or occupation.

If the age of the insured has been misstated, the amoun
able hereunder shall be such a sum as the premium actually
would have purchased at the correct age. Self-destruction
sane or insane, within one year of the date hereof, is a ris
assumed by the Company under this policy. All statements
by the insured shall in the absence of fraud be deemed repre
tions and not warranties.

PAYMENT OF PREMIUMS.—All premiums are payable in ad
at the Home Office of the Company or to an agent of the Com
upon delivery of a receipt signed by an executive officer o
Company—the President, a Vice-President, Secretary, Trea
Actuary or Comptroller—and countersigned by said agent.

A grace of one month shall be granted for the payme
every premium after the first, during which time the insu
shall continue in force. If death occurs within the days of
the unpaid portion of the premium for the then current policy
shall be deducted from the amount payable hereunder.

Except as herein provided, the payment of a premium o
stalment thereof shall not maintain the policy in force beyon
date when the next premium or instalment thereof is payable
failure to pay any premium or note when due will forfeit the
and all payments made thereon. Any unpaid portion of the
rent year's premium and all indebtedness will be deducted
any settlement of this policy.

PREMIUM LOANS.—In lieu of automatic extended insur
and on satisfactory request from the insured prior to defau
the payment of any premium hereon, the Company shall first
any withdrawable surplus to pay the same; and the remainder,
if any, shall be charged against this policy as a loan at fiv
centum interest, if the respective loan value specified belo
sufficient to cover such advance in addition to existing liens
accrued interest; provided that if the credits be not sufficie
cover the entire premium then due, the Company shall apply
same, if sufficient, to pay the premium for a shorter period,
not less than one month's premium. At any time while the p
is thus sustained in force, the payment of premiums with int
may be resumed. When advances can no longer be made,
balance then remaining shall be used to purchase term insuri
as stated below. No grace will be accorded under this provi

LOANS.—After three full years' premiums have been paid,
Company at any time, while this policy is in force, will adv
on proper assignment of this policy and on the sole security the
at a rate of interest not greater than five per centum per an
a sum equal to, or, at the option of the owner of the policy,
than, the reserve at the end of the current policy year on
policy and on any dividend additions thereto, computed accor
to the American Experience Table of Mortality, with interes
three and one-half per centum per annum, less a sum not more
one per centum of the amount insured by this policy and of
dividend additions thereto. The Company, however, will de
from such loan value any existing indebtedness to the Com
on this policy and any unpaid balance of the premium for the
rent policy year, and may collect interest in advance on the
to the end of the current policy year. Failure to repay any
advance or to pay interest shall not avoid this policy unless
total indebtedness hereon to the Company shall equal or ex
such loan value at the time of such failure.

NON-FORFEITURE OPTIONS ON SURRENDER OR LAPSE.—In e
of default in the payment of premiums after premiums have
paid for three years, the insured will be entitled, as provided
the table of surrender values, to any one of the following optio

1. To automatic non-participating paid-up term insurance
the amount insured by this policy, for such time as the surren
value will purchase. The surrender value will be the entire rese
on this policy and on any dividend additions thereto, compu

ordinary to the American Experience Table of Mortality with interest at three and one-half per centum, less a sum not more than per centum of the amount insured by this policy and of any dividend additions thereto, and less any existing indebtedness to Company on this policy.

2. To a non-participating paid-up life insurance policy, for amount not less than may be purchased by the surrender value aforesaid, upon surrender within one month after default.

3. To a cash value not less than the surrender value aforesaid, upon surrender within one month after default.

The surrender values stated will be increased correspondingly any fractional portion of a year's premium which shall have paid. Figures for later years will be furnished upon request.

TABLE OF LOAN AND SURRENDER VALUES.

Year	Extended Insurance for face of Policy		Paid-up Insurance	Loan or Cash Value	At End of Year	Extended Insurance for face of Policy		Paid-up Insurance	Loan or Cash Value
	Yrs.	Mos.				Yrs.	Mos.		
	4	0	$1090	$ 340	13th	22	2	$6340	$3100
	6	4	1620	550	14th	23	2	6860	3430
	8	11	2150	780	15th	24	1	7380	3770
	11	5	2680	1030	16th	25	1	7910	4120
	13	7	3210	1280	17th	26	2	8440	4480
	15	7	3730	1540	18th	27	6	8960	4860
	17	8	4250	1860	19th	29	5	9480	5250
	18	9	4770	2190	20th	Full	Paid	10000	5660
	20	0	5290	2490					
	21	2	5820	2790					

THE CONTRACT.—A copy of the written and printed application this contract is attached hereto. This policy and application for, taken together, constitute the entire contract. No person, except an executive officer of the Company as aforesaid, has power modify or in event of lapse to reinstate this policy, to extend the for paying a premium, or to accept any note in payment thereof.

ASSIGNMENT.—Any assignment of this contract shall be attached hereto, and a duplicate thereof shall be furnished the Company at its Home Office. Any claim against the Company arising any assignment of this contract shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor the Company guarantee the legality of any assignment.

REINSTATEMENT.—This policy may be reinstated on written application, subject to evidence of insurability satisfactory to the Company and payment of arrears of premiums with interest thereon exceeding five per centum per annum.

OPTIONS AT MATURITY.—The insured, by written notice to the Company at its Home Office, and with the written consent of the beneficiary, if any, may elect to have the sum payable under this policy paid either in cash or as follows:

1. By the payment of interest thereon at three and one-quarter centum per annum, payable annually, to the payee under this policy at the end of each year during the life of the payee and by payment upon the death of the payee of the said net sum and accrued interest to the executors, administrators or assigns of the payee, unless otherwise directed in said notice.

2. By the payment of equal annual instalments for a specified number of years, the first instalment being payable immediately, in accordance with the following table for each $1,000 of said net sum.

TABLE OF INSTALMENT VALUES FOR EACH $1,000 INSURANCE.

Number of Instalments	25	20	19	18	
Amount of each Instalment	$57 14	$66 58	$69 16	$71 96	$
Sum of Instalments	$1428 50	$1331 60	$1314 04	$1295 28	$1
Number of Instalments	16	15	14	13	
Amount of each Instalment	$78 62	$82 61	$87 22	$92 57	$
Sum of Instalments	$1257 92	$1239 15	$1221 08	$1203 41	$1
Number of Instalments	11	10	9	6	
Amount of each Instalment	$106 08	$114 94	$125 83	$139 35	$
Sum of Instalments	$1166 88	$1149 40	$1132 47	$1114 80	$1
Number of Instalments	5	5	4	3	
Amount of each Instalment	$180 18	$212 99	$262 06	$344 00	$
Sum of Instalments	$1081 08	$1064 95	$1048 24	$1032 00	$1

3. By the payment of equal annual instalments payable at beginning of each year for a fixed period of twenty years and so many years longer as the payee shall survive in accordance the following table for each $1,000 of said net sum.

TABLE OF CONTINUOUS INSTALMENT VALUES.

Age last birthday of beneficiary at maturity	10	11	12	13	14	15	16	
Each instalment per $1000 insurance	$40 02	$40 20	$40 39	$40 59	$40 80	$41 01	$41 24	$
Age last birthday of beneficiary at maturity	18	19	20	21	22	23	24	
Each instalment per $1000 insurance	$41 72	$41 97	$42 24	$42 51	$42 80	$43 11	$43 42	$
Age last birthday of beneficiary at maturity	26	27	28	29	30	31	32	
Each instalment per $1000 insurance	$44 09	$44 45	$44 82	$45 21	$45 62	$46 05	$46 49	$
Age last birthday of beneficiary at maturity	34	35	36	37	38	39	40	
Each instalment per $1000 insurance	$47 43	$47 93	$48 45	$48 99	$49 55	$50 14	$50 74	$
Age last birthday of beneficiary at maturity	42	43	44	45	46	47	48	
Each instalment per $1000 insurance	$52 00	$52 65	$53 33	$54 02	$54 72	$55 44	$56 16	$
Age last birthday of beneficiary at maturity	50	51	52	53	54	55	56	
Each instalment per $1000 insurance	$57 61	$58 34	$59 05	$59 76	$60 44	$61 11	$61 75	$

...st birthday of bene-...ary at maturity.....	58	59	60	61	62	63	64	65
...ch instalment per $1000 ...urance.....	$62 93	$63 47	$63 96	$64 42	$64 83	$65 19	$65 51	$65 78
...st birthday of bene-...ary at maturity.....	66	67	68	69	70	71	72 and older	
...stalment per $1000 ...rance.....	$66 00	$66 19	$66 32	$66 44	$66 51	$66 56	$66 58	

...stalments payable under options 2 or 3 which shall not have ...n paid prior to the death of the payee, shall be paid, unless ...rwise directed in said notice, to the executors, administrators ...assigns of the payee.

...If the insured shall not have directed otherwise the beneficiary ..., after the death of the insured, by like written notice, and with ...written consent of the assignee, if any, select either of the above ...ons.

...Unless otherwise specified by the insured the payee may on any ...st date receive the amount yet due under option 1, and may ...y time receive the commuted value of payments yet to be ..., computed upon the same basis as option 2 in the above table, ...ded that no such commutation will be made under 3, except ...r the death of the payee occurring within the aforesaid twenty ...rs.

...hiladelphia, *March 4, 1912.*

...EST M. BLEHL, *Actuary.*

A. J. MALONEY, *President.*

APPLICATION.

...I hereby agree to be examined forthwith by an authorized ...ical examiner of the Company, and to accept the policy herein ...ed for when the same is issued.

...I hereby agree that all representations and agreements made ...r with the Company or the agent taking this application are ...ced to writing herein and made a part of this application and ...olicy issued hereunder.

MEDICAL EXAMINER'S FORM.

...I hereby agree for myself and all parties who may have an in-...st herein that all the foregoing statements and answers and ...e made to the Medical Examiner are true and complete, and ...offered to the Company as a consideration for the contract ...h I hereby agree to accept; that no other information, state-...t or answer than is therein contained, whether known to, made ...or given to any person, shall be considered as a part of the con-...t; that should this policy become a claim during its first year ...ing herein contained shall prevent the Company from intro-...ng any information as evidence of fraud; that the policy granted ...for shall not take effect until issued, delivered and the premium ...thereon to the Company or to an agent holding the premium ...pt from the Company during my lifetime and while in good ...th.

20 PREMIUMS LIFE (ENDOWMENT AT 85) POL

No. 99,999. AG
AMOUNT, $10,000. ANNUAL PREMIUM, $3

THE PHOENIX MUTUAL LIFE INSURANC COMPANY

OF HARTFORD, CONN.

In Consideration of the application herefor, which is he made a part of this policy, and of the payment of premiun be made as described below, promises to pay the sum ins as defined herein at its Home Office in Hartford, Connec to the beneficiary herein described, on receipt of this policy discharged, together with due proofs of the death of the sured hereunder while this policy is in force.

THE INSURED is *John A. Phoenix* of *Hartford, Connectica*

THE BENEFICIARY is *Lucy A. Phoenix, Wife of Insure* living at the time of the death of the Insured, but if not living, the executor, administrator or assignee of the Insure

SUM INSURED is *Ten Thousand* Dollars, less any indebtec to the Company on account of or secured by this policy, in ing any portion of the current year's premium unpaid at the of the death of the Insured.

PREMIUM amount is *Three Hundred and Seventy-one 60-100* Dollars, payable on the *1st* day of each *February, twenty* full years' premiums shall have been paid, or until death of the Insured if prior therto.

The Benefits and Provisions on the second, third and fo pages hereof are a part of this policy.

No modification of this printed policy can be made ex over the signature of an executive officer of the Company, wit: the President, a Vice President, the Secretary or Assistant Secretary.

In Witness Whereof, the PHOENIX MUTUAL LIFE INSURA COMPANY has by two of its executive officers signed and livered this policy in the City of Hartford, Connecticut, *First* day of *February,* 1911.

S. H. CORNWELL, *Secretary.* JOHN M. HOLCOMBE, *Preside*

BENEFITS AND PROVISIONS.

PAYMENT OF PREMIUMS.—All premiums are payable in adv at the Home Office, in Hartford, Conn., but will be accepted if to an agent of the Company in exchange for a receipt, separate f

e policy, and signed by an executive officer. Premiums paid one nth or more prior to date when due will be discounted at the rate 3% per annum.

31 DAYS' GRACE.—This policy shall not take effect until the first emium is so paid, and if any subsequent premium be not paid en due, or within thirty-one days thereafter, during which time s policy shall remain in force, then this policy shall immediately ase and become void, and all premiums previously paid shall be feited to the Company, except as hereinafter provided.

REINSTATEMENT.—If this policy shall lapse and shall not be surdered to the Company, the Company will reinstate it at any time n receipt of satisfactory evidence of insurability and payment of arrears of premiums with interest at the rate of 5% per annum uch premiums and on any indebtedness to the Company existing nst this policy at time of lapse, which indebtedness and arrears remiums and interest, at the option of the owner, shall be re- in cash or, to the extent allowed by the loan value, remain as ndebtedness against this policy.

ANNUAL APPORTIONMENT OF SURPLUS.—At the end of the first each succeeding policy year, this policy, while in force, will be ited with its share of the divisible surplus which the Company annually determine and account for in a general distribution of lus. Such apportionment of surplus will not be conditioned on ayment of any premium due during any succeeding policy year, will be applied in any one of the following methods which may hosen, and such method may be changed by the Insured or as- at the end of any policy year; if no choice is made the first hod will be employed.

CASH.—*First:* To be paid in cash (without interest) to the In- d or assigns.

REDUCE PREMIUMS.—*Second:* To reduce the premiums due here- r during the succeeding year; if no premiums are due such lends will be paid in cash (without interest) to the Insured or ns.

PARTICIPATING PAID-UP ADDITIONS.—*Third:* To purchase, at net by the American 3% Table, participating paid-up Additions, ble with this policy, which additions, on satisfactory release to Company, may be surrendered at any time for their cash value, puted as described in the Cash Value option, or used to acceler- as described in the following paragraph.

CASH DIVIDEND FUND FOR ACCELERATION OF PREMIUMS OR EN- MENT IS PAYABLE AT DEATH OR ON DEMAND.—*Fourth:* To ac- ulate at compound interest as a dividend fund, the Company ally crediting interest at such rate as may be assumed to have earned by the Company in the declaration of dividends for that which rate is guaranteed to be at least 3% per annum. When dividend fund, or the reserve under any Dividend Additions credited to this policy, or both, together with the reserve under policy, shall equal or exceed the reserve under a full paid policy he same kind and amount, the Company will make this a full participating policy; or when such dividend fund and reserves escribed above, equal or exceed the amount of the insurance under, the Company will mature and pay this policy as an en- ment: provided, in either case, the owner makes a satisfactory est and release therefor. Any such dividend fund then credited his policy will be paid with any death claim arising hereunder, n satisfactory release, the whole or any part of it will be paid he owner of this policy.

INCONTESTABILITY.—This policy, with the application herefor, itutes the entire contract between the parties hereto and shall contestable after one year from its date, except for non-payment

of premium as stipulated, subject, however, in case of misstat of age, to an adjustment of the insurance proportionate to th mium at the true age.

ASSIGNMENTS.—The Company assumes no responsibility f validity of any assignment, and shall not be held to have not any assignment of this policy until the original assignment, or s thereof, is received at the Home Office of the Company whil policy, or any extended term insurance guaranteed hereunder, force according to the Company's records; all assignments sh subject to any interest the Company may have in this policy.

VALUE AT AGE EIGHTY-FIVE.—This policy provides for a value of the amount of the insurance hereunder on its annive nearest the eighty-fifth anniversary of the birth of the Insured if it is not then surrendered, so long as it remains in forc Company will, at the end of each year thereafter, pay to th sured or assigns interest on such amount at the rate assum have been earned by the Company in the declaration of divi for that year (guaranteed to be at least 3% per annum).

MINIMUM NON-FORFEITURE VALUES.

Guaranteed under "Non-Forfeiture" Provisions (after th duction of the Required Surrender Charge) provided all Pren due prior to period designated are paid, and no Indebtedness e These values will be increased by the value of any Dividends s ing to the credit of this policy, and decreased by any indebtedn the Company existing against it. While the Insured or any ficiary or Assignee under this policy is a minor, no loan c made by the Company (except for purpose of paying current miums if policy is unassigned) and a cash value will require lease by a duly appointed legal guardian of such minor.

End of Year	Cash or Loan Value	Participating Paid-up Policy.	*Automatic Extended Insurance.		End of Year	Cash or Loan Value.	Participating Paid-up Policy.	*Au me Exte Insur
			Yrs.	Mos.				Yrs.
2	$ 350	$ 800	4	0	13	$ 3,510	$ 6,540	24
3	590	1,310	6	9	14	3,850	7,040	24
4	830	1,830	9	5	15	4,200	7,530	25
5	1,080	2,350	12	0	16	4,560	8,020	26
6	1,340	2,860	14	3	17	4,930	8,510	27
7	1,610	3,370	16	8	18	5,320	9,010	29
8	1,890	3,880	17	11	19	5,710	9,490	31
9	2,170	4,380	19	5	20	6,130	10,000	Li
10	2,570	5,070	21	4	21	6,240	.....	.....
11	2,870	5,560	22	4	30	7,280	.....	.....
12	3,190	6,060	23	3	50	10,000	.....	.....

20-Premium Life, Age 35. Amount $10,000. Ann. $371.60. $193.20. Quar. $98.50.

*The term of Extended Insurance begins from date whe faulted premium was due and includes the days of grace.

NOTE.—Loan Values are available at any time. The s year loan may be secured towards payment of second year's mium.

NON-FORFEITURE PROVISIONS.

The Reserves and Premiums on which these values are b are computed on the "3 per cent. American Experience Table."

CASH VALUE.—At any time after the premiums for two y have been paid the Company will purchase this policy for its value on satisfactory release and surrender at the Home Office

is in force, or within the thirty-one days of grace above provided, ch cash value at the end of a fully paid policy year is the then rminal reserve, in whole number of dollars, for each $1,000 of in-rance under this Policy and under any Additions credited to it, gether with any cash dividends credited thereto, less any indebt-ness to the Company against this policy, and, if surrendered be-re the tenth policy year, less a surrender charge of 1% of the mount of such insurance and Additions; if surrendered subsequent-y no surrender charge will be made. At any time during a fully id policy year such cash value is the terminal value at the end of ch year discounted for the unexpired portion thereof at the rate 3% per annum.

PARTICIPATING PAID-UP POLICY WITH CASH AND LOAN VALUE—CHANGEABLE FOR EXTENDED INSURANCE.—Or, in lieu of such cash lue, upon satisfactory request the Company will issue a participat-g paid-up policy, payable when this insurance is payable, for such mount as said cash value will purchase when used as a net single emium, and such paid-up policy will contain cash and loan values the amount of its entire reserve in whole number of dollars. On ceipt of satisfactory evidence of insurability and proper release said Paid-up Policy the Company will place in force any extended rm insurance which might then be in force under the "Automatic tended Insurance" provision had this policy not been surrendered said Paid-up Policy.

AUTOMATIC EXTENDED INSURANCE.—If this policy shall not have en surrendered, the insurance without any action by the owner ll be automatically extended from date of lapse, if such lapse curs two years or more from date of issue, by applying the cash lue at such time as a net single premium to purchase non-partici-ating term insurance in whole number of months for the amount insurance under this policy increased by any Additions credited it and decreased by any indebtedness to the Company against it date of lapse.

DIVIDENDS USED TO PURCHASE EXTENDED INSURANCE END OF ST YEAR.—If such lapse occurs before the end of the second year m date of issue, any cash dividend or the cash value of any Ad-tion credited to this policy will be automatically applied to pur-ase term insurance in manner as above described, and such term urance, on satisfactory release and surrender of this policy at the me Office, may be surrendered for its full reserve at that time.

CASH, LOAN AND PAID-UP VALUES UNDER EXTENDED INSURANCE.—If this policy is satisfactorily released and surrendered at the me Office while insurance is in force under the Automatic Ex-nded Insurance provision, the Company will purchase it for its sh value at the date of surrender as though no lapse had occur-d, charging against such value all the unpaid gross premiums, th interest at the rate of 5% per annum; but no value in excess the reserve under the Extended Insurance at date of surrender ll be paid. Or in lieu thereof the Company, on receipt of satis-ctory request, will apply such value to the purchase of participat-g paid-up insurance, computed as described in the Participating id-up Policy provision. The Company will loan on security of ch Extended Insurance subject to the terms of the following "Pol-y Loans" provision.

POLICY LOANS.—At any time while this policy is in force, upon s receipt at the Home Office together with a satisfactory Certificate Loan the Company will loan, on its sole security, at the interest te of 5% per annum, any amount up to the limit secured by any sh value guaranteed hereunder. After endorsement of the loan on e policy it will be returned to its owner. Any interest not paid cash will be charged against this policy so long as the total in-btedness against it does not exceed the cash value hereunder.

The loan may be repaid at any time while this policy is in fo but non-payment of loan or interest will not void this policy u the indebtedness to the Company against this policy, with inte shall equal or exceed the cash value hereunder, when this po shall immediately cease and become void; but such termina shall not take effect until at least thirty-one days after the C pany has mailed notice of the same to the Insured and assignee record, if any, at their last known post office addresses.

PREMIUM LIENS.—In lieu of the Automatic Extended Insura on receipt of a satisfactory request from the owner hereof at time while this policy is in force, the Company will charge up nually thereafter against this policy each premium and inte payment as it becomes due (if it be not paid in cash) until such cumulated indebtedness, with interest, equals or exceeds the C Value hereunder, when this policy shall immediately cease and come void, subject, however, to the notice of termination as scribed in the preceding provision. Such charging up of premi will be discontinued at any time on receipt of a satisfactory requ therefor from the owner While this policy is thus carried in fo all its Non-Forfeiture Provisions remain operative and the ow may, without furnishing evidence of the good health of the Insu resume payment of premiums and continue this policy in force.

INCREASED VALUES FOR SEMI-ANNUAL OR QUARTERLY PREMIU —As the payment of an annual premium increases the Non-Forf ure Values herein described, so the payment of each semi-annual quarterly premium, due after two years from date hereof, will m a proportionate increase in the values (all fractions being omitt which the Company will allow at the end of any full paid half quarter of a partially paid policy year.

LOANS AND CHANGES ON INSURED'S SIGNATURE.—If this po is not assigned by the Insured he may, on his individual signat change the payment of premium from annual to semi-annual quarterly, or vice versa, and may change the manner of appl the surplus, and may borrow, under the conditions described in "Policy Loan Provision" for the sole purpose of paying the prem or interest on any indebtedness to the Company under this po or both; and all interest of the Beneficiary or assigns of the s shall be bound by such signature.

CHANGE AGREEMENT.—At any time while this policy is in f the owner may change it without medical examination to one equivalent amount on any plan of higher premium whole life or dowment insurance then issued by the Company, such new po to bear the date and rated age of this contract, provided that policy shall be satisfactorily released therefor at the Compa Home Office, and that in event of change during the first five y the difference between the premiums that have been paid and t that would have been paid under the new policy, with three per c interest accumulated annually, shall be paid to the Company, in event of change after five years the difference in the reserve the two policies shall be so paid.

COPY OF APPLICATION.—All statements made by the Insu shall, in the absence of fraud, be deemed representations and warranties, and no such statement shall avoid or be used in defe to a claim under this policy, unless it is contained in the wri application and a copy of the application is attached hereto w issued.

OPTIONS AT SETTLEMENT.

Unless otherwise provided by special indorsement, the payee any death claim or surrender value hereunder may elect to have net sum payable applied in any method described in the follow Options, or divided among any two or more, provided each Op selected shall equal or exceed $500.00 in value.

1. CASH.—The payment in cash.

2. GUARANTEED INCOME.—The payment of interest (guaranteed to be least 3% per annum) on the amount left with the Company as a Principal m, at the end of each year during the lifetime of the payee, and the pay- nt of said Principal Sum with any accrued and unpaid interest thereon, on death of the said payee, to his or her executors, administrators or assigns.

3. REGULAR INSTALMENTS.—The payment of a specified number of equal nual instalments, (the first instalment payable immediately), the amount ach instalment to be in conformity with the accompanying table.

4. CONTINUOUS INSTALMENT.—The payment of equal annual instalments, first instalment payable immediately), for *ten, fifteen, twenty twenty-five irty* years, and as many years thereafter as the payee shall live, such ected *ten, fifteen, twenty, twenty-five* or *thirty* instalments certain being paid ther the payee lives or dies, the amount of each instalment to be in con- mity with the accompanying table.

5. LIFE ANNUITY —The payment of an annuity during the lifetime of annuitant, (the first payment payable *immediately*), the amount of each ment to be in conformity with the accompanying table.

SEMI-ANNUAL, QUARTERLY OR MONTHLY.—At the option of the owner yearly payments may be changed to semi-annual, quarterly or monthly ments, in which case interest will be allowed on the foreborne payments e rate described herein.

INCREASE OF INCOME AND INSTALMENT.—In addition to the guaranteed me under Option No. 2, or to the instalments payable under Option No. 3, e the *certain* instalments payable under Option No. 4, the Company will ortion as a dividend, payable at the end of each year, such interest in ess of 3% per annum on such Principal sum or on the reserve under such ain instalments respectively as may be assumed to have been earned by Company in the declaration of dividends for that year.

At any time while this policy is in force and unassigned by the Insured, his written request the Company will by endorsement limit the pay- t of any claim by death to any one of the above described "Options at lement." If the policy is assigned, the signature of the owners will be ired. Revocation of such limitation may be similarly secured.

Unless otherwise provided by special endorsement, if this policy is set- under the 2d Option the payees may secure the payment of the Princi- Sum in cash at any time upon giving satisfactory release therefore; or if settled under the 3rd or 4th Options the payees may commute in one pay- t, discounting at the rate of 3% per annum, any of the unpaid instalments r Option 3 or any of the unpaid instalments certain under Option 4, sub- ent payments under such Options being in no wise affected by any such mutation.

This Contract is free from conditions as to Travel, Residence or Occu- n. No extra premium or permit will be required for military or naval ice in time of war or in time of peace.

APPLICATION.

I hereby make application for insurance in the Phoenix Mutual Life In- nce Company, of Hartford, Conn., and I certify that all the statements answers appearing herein and in Part II hereof are full, complete and , and that the insurance hereby applied for shall not take effect until issuance of the policy, and the payment of the first premium thereon.

I hereby agree that my death from suicide, while sane or insane, within year from date of any policy issued hereon, shall reduce the Company's lity thereunder to the amount of cash premiums paid thereon.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read the above answers before signing, and t they have been correctly written as given by me and that they are full, plete and true.

$1,000 WILL PROVIDE

Under Op. 3			Under Option 4										Under Option 5	
			Minimum Amount of Instalments Certain Guaranteed										Life Annuity Immediate	
No. of Inst.	Minimum Amt. of Instal. Guarant'd	Ages of Payee at Settlement	10 Inst.		15 Inst.		20 Inst.		25 Inst.		30 Inst.			
			*M.	*F.	*M.	*F.	*M.	*F.	*M.	*F.	*M.	*F.	*M.	*F.
2	$507.38	12	45	45	44	44	43	42	42	41	41	40	45	44
3	343.22	13	45	45	44	44	43	43	42	42	41	41	45	45
4	261.19	13	45	45	44	44	43	43	42	42	41	41	46	45
5	211.99	15	46	45	45	44	43	43	42	42	41	41	46	45
6	179.22	16	46	45	45	44	44	43	42	42	41	41	46	46
7	155.83	17	46	46	45	45	44	43	42	42	41	41	46	46
8	138.30	18	46	46	45	45	44	44	43	43	42	41	47	46
9	124.69	19	46	46	45	45	44	44	43	43	42	41	47	46
10	113.81	20	47	46	46	45	44	44	43	43	42	41	47	47
11	104.92	21	47	46	46	45	45	44	43	43	42	41	47	47
12	97.53	22	47	47	46	46	45	44	43	43	42	42	48	47
13	91.29	23	47	47	46	46	45	45	44	43	42	42	48	47
14	85.94	24	48	47	47	46	45	45	44	43	42	42	48	48
15	81.32	25	48	48	47	46	46	45	44	44	43	42	49	48
16	77.29	26	48	48	47	47	46	45	44	44	43	42	49	48
17	73.74	27	49	48	48	47	46	46	45	44	43	43	49	49
18	70.59	28	49	48	48	47	46	46	45	44	43	43	50	49
19	67.78	29	49	49	48	48	47	46	45	45	43	43	50	49
20	65.25	30	50	49	49	48	47	46	45	45	44	43	50	50
21	62.98	31	50	49	49	48	47	47	46	45	44	43	51	50
22	60.91	32	51	50	49	49	48	47	46	45	44	44	51	51
23	59.04	33	51	50	50	49	48	47	46	45	44	44	52	51
24	57.32	34	52	51	50	49	48	48	47	46	45	44	52	51
25	55.75	35	52	51	51	50	49	48	47	46	45	44	53	52
26	54.30	36	53	52	51	50	49	48	47	46	45	44	53	52
27	52.97	37	53	52	52	50	50	49	48	47	45	45	54	53
28	51.74	38	54	52	52	51	50	49	48	47	46	45	55	53
29	50.59	39	54	53	53	51	50	49	48	47	46	45	55	54
30	49.53	40	55	53	53	52	51	50	49	48	46	45	56	54
31	48.54	41	56	54	54	52	51	50	49	48	46	46	57	55
32	47.61	42	56	55	54	53	52	51	49	48	47	46	57	56
33	46.75	43	57	55	55	53	52	51	50	49	47	46	58	56
34	45.94	44	58	56	56	54	53	51	50	49	47	46	59	57
35	45.18	45	58	56	56	54	53	52	50	49	47	47	60	58
36	44.47	46	59	57	57	55	54	52	51	50	47	47	61	58
37	43.79	47	60	58	58	56	55	53	51	50	48	47	62	59
38	43.16	48	61	58	58	56	55	53	51	50	48	47	63	60
39	42.56	49	62	59	59	57	56	54	52	51	48	47	64	61
40	42.00	50	63	60	60	58	56	54	52	51	48	48	65	61
41	41.46	51	64	61	61	58	57	55	52	51	48	48	66	62
42	40.96	52	65	62	62	59	57	56	53	52	48	48	67	63
43	40.48	53	67	63	63	60	58	56	53	52	49	48	69	64
44	40.02	54	68	64	64	61	58	57	53	52	49	48	70	65
45	39.59	55	69	65	64	61	59	57	54	53	49	49	72	67
46	39.18	56	70	66	65	62	59	58	54	53	49	49	73	68
47	38.79	57	72	67	66	63	60	58	54	53	49	49	75	69
48	38.42	58	73	69	67	64	60	59	54	54	49	49	77	71
49	38.07	59	75	70	68	65	61	59	55	54	49	49	79	72
50	37.73	60	76	71	69	66	61	60	55	54	49	49	81	74
		61	78	73	70	67	62	60	56	54	49	49	83	76
		62	79	74	71	68	62	61	55	55	49	49	86	78
		63	81	76	72	69	63	61	55	55	49	49	88	80
		64	82	78	72	70	63	62	55	55	49	49	91	83
		65	84	79	73	71	63	62	55	55	50	49	94	85
		66	86	81	74	72	64	63	56	55	50	49	97	88
		67	87	82	75	72	64	63	56	55	50	49	100	91
		68	89	84	75	73	64	64	56	56	50	50	103	94
		69	90	86	76	74	64	64	56	56	50	50	107	97
		70	92	88	77	75	65	64	56	56	50	50	111	101
		71	94	89	78	76	65	64	56	56	50	50	115	105
		72	95	91	78	77	65	65	56	56	50	50	119	109
		73	97	93	79	78	65	65	56	56	50	50	123	113
		74	98	95	79	78	65	65	56	56	50	50	128	117
		75	100	96	80	79	65	65	56	56	50	50	133	122

*"M" signifies male. "F" signifies female.

For ages under 12 use amounts opposite age 12.

" " over 75 " " " " " 75.

20 PREMIUMS LIFE POLICY.

o. 99,999. AGE, 35.

MOUNT, $10,000. PREMIUM, $327.80.

PITTSBURGH LIFE AND TRUST COMPANY.

In **Consideration** of *Three Hundred Twenty-seven* Dollars d *Eighty* Cents, to be paid in advance, and of the payment a like sum on each *Twenty-ninth* day of *February* thereafter, il premiums for *20* years have been duly paid, or until the or death of the insured. PITTSBURGH LIFE AND TRUST COMY will pay *Ten Thousand* Dollars, at its Home Office in the y of Pittsburgh, Pennsylvania, to *Elizabeth Pitt, wife, if liv-, otherwise to* the insured's executors, administrators or as-ns, upon receipt, at said Home Office, of due proof of the ath of *William Pitt*, the insured, provided this policy is then force.

THIS POLICY PARTICIPATES IN THE PROFITS OF THE COMPANY.

Dividends will be apportioned at the end of the first year and nually thereafter, and may be applied by the insured in any one the following ways.

(1) In reduction of the premium for the succeeding year.

(2) Withdrawn in cash.

(3) Permitted to accumulate at 3½% interest per annum, interest to be compounded annually. Accumulations may be hdrawn on any anniversary of this policy, or will be paid, in e of death or surrender, in addition to the amount provided in policy.

(4) In purchasing a non-participating paid-up addition to the n insured, payable at the same time and in the same manner as principal sum insured under this policy.

Unless the owner of this policy shall elect otherwise within ee months after the mailing by the Company of a written notice uiring such election, the dividends shall be applied to the pur-ase of a paid-up addition.

If this policy becomes a claim by death, a proportionate part the current year's dividend will be paid with the claim.

PREMIUM LOAN.—At any time while this policy has a loan ue or an accumulation of cash dividends, there shall be no de-lt in the payment of premiums, the Company will first apply the cumulation of cash dividends, if any, including the dividend then e, to the payment of premiums. If there be no accumulation of vidends, or if such is insufficient to pay a full premium, the

Company will forthwith advance the remainder of the premiu
a loan against this policy, provided the then loan value, ove
above all previous advances and loans then outstanding, plu
crued interest thereon, shall be sufficient to enable such advanc
if insufficient to advance the entire premium then due, th
mainder of an instalment thereof for a shorter period, but no
than a monthly instalment shall be advanced, and notice of
advance will be mailed to the insured. All options under this
will remain in full force and effect, subject to any indebtedne

When the total indebtedness hereon to the Company
equal or exceed the loan value, this policy shall not be void
thirty-one days after notice shall have been mailed by the Com
to the last known address of the insured and of the assignee, if

Premium Loan is granted, at the request of the insured, i
application for this insurance, but may be revoked at any
upon written notice to the Company.

CASH LOANS.—After three full years' premiums have
paid, the Company will advance, at any time while the policy
force, on proper assignment of this policy and on the sole sec
thereof, a sum equal to, or, at the option of the owner of
policy, a sum less than the amount specified in the Table of
Values below and the cash value of any dividend additions
terest will be charged at the rate of five per cent. (5%) per
num in advance, which interest, if not paid annually, shal
added to the principal and bear the same rate of interest.

The Company will deduct from such loan value any indel
ness and may collect interest in advance on the loan to the en
the current policy year. Failure to repay any such loan or to
interest shall not avoid this policy, unless the total indebted
hereon to the Company shall equal or exceed such loan valu
the time of such failure nor until thirty-one days after notice
have been mailed by the company to the last known address of
insured and of the assignee, if any.

For the protection of the interests of all policy holders,
Company reserves the right to require ninety days' written n
before making any cash loan.

NON-FORFEITURE PROVISIONS.—While this policy is in forc
the payment of premiums, or within thirty-one days from dat
default, the insured may elect one of the methods of surrender
tlement shown in the table of loan and surrender values be
namely:

1. To surrender the policy for cash, provided it has bee
force three full years; or

2. To purchase non-participating, paid-up life insurance
able at the same time and on the same conditions as this policy

3. To have the insurance continued in force from date
default for its face value and for a limited period, without par
pation in profits and without the right to loans.

If no election is made within thirty-one days from date
default, then this policy shall be automatically continued as
vided in the third option.

For the protection of the interests of all policy holders,
Company reserves the right to defer payment of the cash value
six months after written application is made therefor.

TABLE OF LOAN AND SURRENDER VALUES.

After Policy has been in force	Option 1 Loan or Cash Surrender Values	Option 2 Paid-up Life Insurance	Option 3 Paid-up Continued Insurance for Face of Policy	
	These Values are for $1000 Insurance. For This Policy Multiply by 10.		Years	Months
	No Cash Value Until End of Third Year			
Year	$8	$20	1	2
Years	29	75	3	3
"	50	128	5	9
"	73	181	8	4
"	96	233	10	11
"	120	286	13	2
"	145	338	15	3
"	170	390	16	11
"	197	441	18	6
"	225	493	19	10
"	254	544	21	0
"	284	595	22	1
"	315	646	23	1
"	347	696	23	11
"	380	746	24	10
"	415	797	25	10
"	450	847	26	11
"	487	898	28	4
"	526	948	30	6
"	566	1000	Paid-up	

The loan values in this Table are available during policy year. Values for later years will be computed on the same basis and furnished upon request.

If the premiums on this policy be paid quarterly or semi-nually, a proportionate value will be allowed, under option 1 or for that part of the year's premium over and above the full rs paid.

If there be any indebtedness against this policy, the cash sur-der value shall be reduced thereby, the paid-up insurance shall reduced proportionately and the paid-up extended insurance ll be for the face value of the policy, less the indebtedness, and such period as the reduced cash value will purchase.

If this policy is surrendered for cash any accumulation of idends and the reserve on any dividend additions will be added, If either of the other options is selected, the accumulations, at option of the insured, may be taken in cash, or be applied to rease (a) the paid-up life insurance or (b) the term of the ension. If the insured makes no election, any accumulation of idends and the reserve on any dividend additions shall be paid cash.

The loan or value of any non-forfeiture provision will be ed on the reserve at the date of default on this policy and on dividend additions thereto, computed according to the Ameri-n Experience Table of Mortality, with interest at the rate of % per annum, less, not more than two and one-half per centum the amount insured by this policy and of any dividend additions reto.

RIGHT TO REINSTATEMENT.—Should this policy lapse by non-payment of any premium (provided the policy shall not h been surrendered for cash or for term insurance which shall h expired), it may be revived at ANY TIME by the insured furn ing evidence of insurability satisfactory to the Company, and payment of all arrears thereon with interest at five per cent. annum.

INCOME SETTLEMENTS—ON SURRENDER.—The insured may e to receive the cash surrender value, as guaranteed on page hereof, in equal annual or monthly payments for a limited pe or for twenty years certain, and as long thereafter as the insu shall survive. The amount of each payment is to be based on tables found on the fourth page and on the age of the insured the time of such surrender.

AT DEATH.—If this policy is not assigned, the insured, u written request, or the beneficiary, upon making claim, may e either to have the net sum payable under this policy paid as income in equal, annual or monthly payments for a specified n ber of years, or in equal, annual or monthly payments for a fi period of twenty years and for so long thereafter as the ben ciary shall survive. If there is more than one beneficiary h under, or if the beneficiary is the estate of the insured, the p cipal sum insured hereunder will be paid in one sum. Any debtedness to the Company will be deducted from the princ sum and all payments will be proportionately diminished. payments hereunder which shall not have been made prior to death of the beneficiary shall be commuted and paid to the ex tor, administrator or assigns of the insured. Tables for life limited income will be found on the fourth page hereof.

PRIVILEGE OF CONVERSION.—At the end of any policy year insured may convert this policy to a Life Policy for the s amount and as of the same age and dated as of the same dat this policy, applying the excess of the reserve required on policy, over the reserve required on the Life Policy, equally, reduce subsequent premiums thereon, and such reduced prem will be as shown in the table below. The value of any dividend a tions and accumulation of dividends may be withdrawn, or app yet further to reduce the subsequent premiums thereon equ but if the insured makes no election the dividends will be tr ferred to the Life Policy.

ANNUAL PREMIUM PER $1000 IF CONVERTED INTO ANNUAL DIVIDEND LIFE POLICY.

No. Years Premiums Paid.	Premium when Reduced.	No. Years Premiums Paid.	Premium when Reduced.	No. Years Premiums Paid.	Premium when Reduced.	No. Years Premiums Paid.	Prem wh Redu
1	$24 76	6	$21 42	11	$16 54	16	$
2	24 18	7	20 59	12	15 20	17	7
3	23 57	8	19 68	13	13 96	18	5
4	22 89	9	18 71	14	12 49	19	2
5	22 18	10	17 68	15	10 87		

Premium will remain level after change is made.

If there is any indebtedness on this policy, it must be re before conversion will be granted.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one d will be granted in payment of premiums after this policy s have been in force three months, and interest shall be charged the rate of five per cent. per annum for the number of days du

hich the premium remains due and unpaid. During the period of race this policy remains in force and the unpaid premium and terest remain an indebtedness to the Company, which shall be ducted from the amount payable under the policy, if the death the insured shall occur during the said grace period.

RIGHT TO CHANGE BENEFICIARY.—The insured may at any me, and from time to time, by written request on blanks furshed by the Company, provided the policy is not assigned, ange the beneficiary. Such change shall take effect when enred on the policy by the Company. The right is reserved to the ured, without the consent of the beneficiary, to receive every nefit, exercise every right and enjoy every privilege granted by policy.

RIGHT TO ASSIGN POLICY.—Any assignment of this policy must made in duplicate and on blanks furnished by the Company. th copies must be sent to the Home Office, one to be filed and to be returned to the assignee. The claim of any assignee ll be subject to proof of interest, and the Company will assume responsibility as to the validity of any assignment.

CONDITION FOR ONE YEAR ONLY.—For one year after date of plication for issue of this policy, self-destruction, whether sane insane, is a risk not assumed by the Company; but in such the Company will return the premium actually received.

INCONTESTABLE.—After one year from its date of issue, this icy shall be incontestable, except for failure to pay premium. s policy shall constitute the entire contract between the parties reto.

PREMIUMS—WHEN AND WHERE PAYABLE.—All premiums are and payable in advance, either at the Home Office of the Comy in the City of Pittsburgh, Pa., or to an agent of the Comy upon delivery of a receipt signed by the President or Vice sident and countersigned by the Company's Cashier or said nt. The unpaid portion of the current policy year's premium, any, will be deducted in any settlement of this policy. Failure pay any premium when due will render this policy void, except herein provided. If the age of the insured has been misstated, amount payable hereunder shall be such as the premium would e purchased at the correct age.

NOTICE TO THE HOLDER OF THIS POLICY.—No agent is authorl to alter this contract, to waive any forfeiture thereof or to end the time for paying any premium.

In Witness Whereof, the PITTSBURGH LIFE AND TRUST COMY has caused this policy to be signed by its President (or e President) and Secretary and countersigned by its Registrar Pittsburgh, Pennsylvania, this *Twenty-ninth* day of *February* the year Nineteen Hundred and *Twelve*.

MES H. MAHAN, *Secretary.* W. C. BALDWIN, *President.*

LIMITED INCOME FOR EACH $1000.

Either a monthly or an annual income payable from TWO to ENTY years may be selected.

mber onthly ments.	24	36	48	60	72	84	96	108	120	132
of Each onthly yment.	$43 05	$29 19	$22 27	$18 12	$15 35	$13 38	$11 89	$10 25	$9 83	$9 09

Number of Monthly Payments.	144	156	168	180	192	204	216	228	
Amt. of Each Monthly Payment.	$8 46	$7 94	$7 49	$7 10	$6 76	$6 47	$6 20	$5 97	$

Number of Annual Payments	2	3	4	5	6	7	8	9	10	
Amt. of Each Annual Payment.	$508 59	$344 86	$263 04	$213 99	$181 32	$158 01	$140 55	$127 00	$116 17	$1

Number of Annual Payments	12	13	14	15	16	17	18	19	
Amt. of Each Annual Payment.	$99 98	$93 77	$88 47	$83 88	$79 88	$76 37	$73 25	$70 47	$

LIFE INCOME FOR EACH $1000.

To be paid for TWENTY years and as much longer as the b ficiary may survive.

The amount of income shall be determined by the age (birthday) of the beneficiary at the death of the insured.

Age of Beneficiary Last Birthday.	Amount Payable Annually	Amount Payable Monthly	Age of Beneficiary Last Birthday.	Amount Payable Annually	Amount Payable Monthly	Age of Beneficiary Last Birthday.	Amount Payable Annually	Am Pa Mo
20	$45 24	$3 83	34	$50 04	$4 24	48	$58 21	$4
21	45 49	3 85	35	50 51	4 28	49	58 89	4
22	45 76	3 87	36	51 00	4 32	50	59 57	5
23	46 04	3 90	37	51 50	4 36	51	60 24	5
24	46 33	3 92	38	52 02	4 40	52	60 91	5
25	46 63	3 95	39	52 57	4 45	53	61 57	5
26	46 94	3 97	40	53 13	4 50	54	62 21	5
27	47 27	4 00	41	53 71	4 55	55	62 83	5
28	47 62	4 03	42	54 31	4 60	56	63 43	5
29	47 98	4 06	43	54 92	4 65	57	63 99	5
30	48 36	4 09	44	55 56	4 70	58	64 53	5
31	48 75	4 13	45	56 21	4 76	59	65 03	5
32	49 16	4 16	46	56 86	4 81	60	65 50	5
33	49 59	4 20	47	57 53	4 87	61	65 92	5

NOTICE: Agents of this Company will not be permitted sell a policy to take the place of insurance carried in any ot sound life insurance company. As you have bought this policy, not permit the agent of any other company to persuade you to d continue it, in order to take out insurance in its place. Su agent is endeavoring to secure a compensation at your expen Upon all matters pertaining to life insurance, communicate dir with the Pittsburgh Life and Trust Company.

APPLICATION.

To the best of my knowledge and belief, I am at present good health, not being afflicted with any disease or disorder. e answers to the above questions are full, complete and true. will accept and take up the policy hereby applied for, when sued. If any untrue averment has been intentionally made any material information has been knowingly withheld in is declaration or in the replies to be given to the Company's dical Examiner in connection herewith, all sums which shall ve been paid to the Company on account of the insurance anted in consequence thereof shall be forfeited and the in- rance be absolutely null and void. The actual payment of first premium and the continuance of the same state of th are conditions of the insurance taking effect. No agent ll vary this agreement or waive its conditions.

I agree that the principles and methods adopted by the mpany in any apportionment of dividends and the determina- of the amount allotted to any policy hereunder, shall be epted by all parties. I hereby request that the policy pro- that if any premium is not paid when due, same shall be nced by the Company as a loan until such premiums, to- her with all other indebtedness, equal the sum of the full value of the policy.

MEDICAL EXAMINER'S FORM.

I hereby certify, on behalf of myself and of any person who have or claim any interest in any policy issued hereunder, of the above answers to be full, complete and true, and that I temperate and to the best of my knowledge and belief, in d physical condition and a proper subject for life insurance.

I expressly waive on behalf of myself and of any person shall have or claim any interest in any policy issued here- er, all provisions of law forbidding any physician or other per- who has attended or examined me, or who may hereafter at- or examine me, from disclosing any knowledge or information h he may have acquired.

20 PAYMENT LIFE POLICY.

No. 99,999. AGE
AMOUNT, $10,000. ANNUAL PREMIUM, $33

PRESBYTERIAN MINISTERS' FUND
PHILADELPHIA

Does Hereby Promise to Pay *Ten Thousand* Dollars t
executors, administrators or assigns of the Insured, on th
ceipt of due proof of the decease of *William Penn*, pro
this policy shall be then in force.

This policy is issued and accepted in consideration o
guaranteed conditions, values and options of settlement on
reverse side hereof, and of the sum of *Three hundred th*
seven dollars and *thirty* cents, to be paid in advance, and
like sum to be paid on the *fourth* day of *March* in every
thereafter during *twenty years* of his life.

In Testimony Whereof, the said Corporation has h
affixed its Corporate seal, with the signature of the Presi
duly attested by the signature of the Secretary, at Philadel
Pennsylvania, this *fourth* day of *March* in the year of our
one thousand nine hundred and *twelve*.

A. M. CLIFFORD, PERRY S. ALLEN,
Secretary. *Presi*

GUARANTEED CONDITIONS OF THIS POLICY.

I. This policy will be incontestable on payment of first
nual premium and after one year from date of policy, except
non-payment of premiums. It will be non-forfeitable after
ment of the third annual premium.

II. Any error in stating the age of the insured will be
justed by the Fund paying such amount as the premium actu
paid will purchase at the correct age.

III. In case of default in premium, this policy will be ca
for one year to permit of payment of same without interest,
in event of lapse it will be revived at any time at the reques
the insured, on satisfactory medical examination, and the pay
of arrears with interest. If this policy shall lapse through
payment of premium after three annual premiums have been
the Fund will secure to the owner thereof a form of insurance,
net value of which shall be equal to the full reserve on the po
and on any dividend additions thereto at the date of default,
cording to the American Experience Table of Mortality with
terest at three per cent., less any existing indebtedness to the F
on the policy. At the end of the third and succeeding years,
cash value is the full reserve, and the paid-up and exten
values are the equivalents thereof. The stipulated values of
policy shall be correspondingly increased for any fractional
tion of the year's premium which has been paid. This non-
feiture value shall be secured to the owner of the policy thro
one of the following provisions:

(1) The automatic extension of the net amount insured
this policy for the number of years and days stated below
XII-Table C), at the expiration of which time the insurance s
cease; or—

(2) The issue of paid-up non-participating insurance pay
at death for the sum provided for below (see XII-Table B), u
written application thereto by the owner of the policy and
legal surrender of all claims hereunder to the Fund at its H
Office within one month after lapse; or—

(3) The payment of the cash surrender value provided

low (see XII-Table A), on surrender of the policy and all claims reunder to the Fund within one month from date of lapse.

IV. When this policy shall become a claim by the death of, insured, settlement, less any indebtedness on the policy, will made upon receipt of due proof of death.

V. On the written request of the insured, the beneficiary in is policy may be changed at any time, provided the policy is not the hands of an assignee, and this change of beneficiary shall ke effect when approved by the Fund.

VI. Any assignment of this policy shall be furnished to the nd and a duplicate thereof attached hereto. Any claim against Fund arising under any assignment of this policy shall be ject to proof of interest. No assignment shall impose any gation on the Fund unless notified of same at the time of assignment and until it has received the original thereof with roval of the Fund; nor does the Fund guarantee the sufficiency the validity of any assignment.

VII. This policy shall participate in the surplus, and upon ment of the second year's premium and upon payment of each sequent year's premium, as provided in the policy, the Fund ll determine and account for the proportion of the divisible lus accruing thereto. These dividends, at the option of the in- d, will be applied in any year to reduce the premium; to in- se the amount of insurance; or to accumulate to the credit of policy at three and one-half per cent. compound interest per um, which accumulation will be payable at the maturity of the cy or may be withdrawn at any premium anniversary. If no er option is selected dividends shall be paid in cash.

VIII. This policy is free of conditions as to residence, travel occupation. The policy constitutes the entire contract between parties thereto.

IX. Premiums are due and payable at the Home Office of the d, in the City of Philadelphia, as herein provided, in exchange receipts signed by the president, vice-president, treasurer, sec- ary or actuary. Any part of the year's premium remaining aid will be deducted from the sum payable under this policy.

X. After three full years' premiums have been paid the com- y at any time while the policy is in force will advance, on per assignment of the policy and on the sole security thereof, 4% per annum, a sum equal to, or at the option of the insured, than, the full reserve at the end of the current policy year on policy and on any dividend additions thereto, according to the erican Experience Table of Mortality with interest at 3% per um. There shall be deducted from such loan value any sting indebtedness on the policy, and any unpaid premium or ance of premium for the current policy year, and interest shall payable in advance on the loan to the end of the current policy r. Failure to repay any such loan or advance or to pay in- est shall not avoid the policy unless the total indebtedness reon shall equal or exceed such loan value at the time of such ure nor until one month after notice shall have been mailed by Fund to the last known address of the insured and of the son to whom the loan was made, and of any assignee known the Fund.

XI. It is further agreed that this policy shall not take effect til the first premium shall have been actually paid and receipted refor, or a note given and accepted for the same, which note is lectible and must be paid in any event; and furthermore, that foregoing settlement on this policy shall be made within thirty ys of issue of same and during the lifetime and good health of insured. On default of payment of note for first annual pre- um on its maturity, this policy shall become null and void, sub- t, however, to reinstatement on collection of note and on satis- ctory evidence of insurability; nor are agents authorized to ake, alter or discharge this or any other contract in relation to

this insurance, or to waive any forfeiture hereunder, or to
permits.

GUARANTEED OPTIONS OF SETTLEMENT ON THIS PO
AT THE END OF 20 YEARS.

1. To surrender the policy and take its full cash value
which will be Sixty Hundred and Ninety Dollars;

2. Or, to take a full paid policy, payable at death, which
be Ten Thousand Dollars;

3. Or, to surrender the policy for an annuity for life,
will be Four Hundred and Ninety Dollars;

4. Or, in event of death at any time the policy may be
in equal annual instalments as per XIII, Instalment Tables A
or, these instalments may be made in monthly payments wit
terest on same added thereto at the rate of 3% per annum.

XII. GUARANTEED TABLES OF VALUES.

For full explanation of following Tables of Values co
Guaranteed Condition III as above.

Annual Premiums Paid.	TABLE A Cash or Loan Values.	TABLE B Paid-up Insurance Values.	TABLE C Extended Insurance fo			
3	$ 680 00	$ 1530 00	7	years.	834	days.
4	920 00	2040 00	10	"	212	"
5	1170 00	2550 00	13	"	14	"
6	1430 00	3060 00	15	"	75	"
7	1700 00	3560 00	17	"	28	"
8	1970 00	4070 00	18	"	246	"
9	2260 00	4570 00	20	"	16	"
10	2550 00	5060 00	21	"	81	"
11	2860 00	5560 00	22	"	93	"
12	3170 00	6050 00	23	"	64	"
13	3500 00	6550 00	24	"	8	"
14	3830 00	7040 00	24	"	307	"
15	4180 00	7530 00	25	"	249	"
16	4540 00	8020 00	26	"	220	"
17	4910 00	8510 00	27	"	247	"
18	5290 00	9000 00	29	"	9	"
19	5680 00	9500 00	31	"	25	"
20	6090 00	10000 00	Full Paid.			

Should any indebtedness exist it shall be deducted from
cash value of the policy, and the other values shall be correspo
ingly reduced. The cash value of any paid-up or extension gr
ed upon the lapse of this policy will be the full reserve at the t
of surrender, less any indebtedness to the Fund under the pol
and will be paid to the owner or owners thereof,, upon request
proper release.

XIII. INSTALMENT TABLES.

The amount of this policy, when it becomes a claim, may
made payable at the option of the beneficiary, unless other
directed by the insured in writing filed with the Fund, in s
number of instalments, two to thirty, as may be chosen in acco
ance with Table A of instalment values printed below. Simila
the amount of this policy, when it becomes a claim, may be m
payable in annual instalments for twenty years guaranteed,
as much longer thereafter as the beneficiary may live, in acco
ance with Table B of instalment values printed below.

These tables are based upon a policy, the proceeds of wh
are One Thousand Dollars, and apply *pro rata* to this policy.

TABLE A		TABLE B			
umber of nnual stalments.	Amount of Each Instalment.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may live.	Age of Payee when Policy becomes Payable.	Amount of Each Instalment Guaranteed throughout 20 Years and so much longer as the Beneficiary may live.
2	$507 39	10	$39 52	40	$49 95
3	343 23	11	39 70	41	50 55
4	261 19	12	39 89	42	51 17
5	211 99	13	40 08	43	51 81
6	179 22	14	40 28	44	52 46
7	155 83	15	40 49	45	53 12
8	138 31	16	40 71	46	53 80
9	124 69	17	40 94	47	54 50
10	113 82	18	41 18	48	55 19
11	104 93	19	41 43	49	55 89
12	97 54	20	41 69	50	56 59
13	91 29	21	41 96	51	57 29
14	85 95	22	42 24	52	57 98
15	81 33	23	42 53	53	58 66
16	77 29	24	42 84	54	59 33
17	73 74	25	43 16	55	59 97
18	70 59	26	43 49	56	60 58
19	67 78	27	43 84	57	61 17
20	65 26	28	44 21	58	61 72
21	62 98	29	44 59	59	62 24
22	60 92	30	44 98	60	62 71
23	59 04	31	45 39	61	63 15
24	57 33	32	45 82	62	63 54
25	55 76	33	46 27	63	63 89
26	54 31	34	46 74	64	64 19
27	52 97	35	47 23	65	64 45
28	51 74	36	47 73	66	64 67
29	50 60	37	48 26	67	64 85
30	49 53	38	48 80	68	64 99
		39	49 36	69	65 09
				70 & over	65 16

The instalments under Table A, or the instalments certain r Table B, after the first, will be increased by such surplus ually as may be apportioned by the Fund.

The commuted value of any unpaid instalments under Table r the commuted value of any unpaid instalments certain under le B, will be calculated by the Fund at any time upon the e basis (three per cent. compound interest) as the instalments e granted, and will be paid to the owner or owners of the ty upon request and proper release.

APPLICATION.

MEDICAL EXAMINER'S FORM.

I hereby further declare that I have read and understood all above questions put to me by the Medical Examiner and the wers thereto, and that the same are true, and that I am the e person described as above; and I hereby warrant that there ot, and there has not been, any concealment of facts regarding past and present state of health and habits of life, or my per- al history, and the same are offered to the PRESBYTERIAN MIN- TERS' FUND as a consideration of the contract.

20-PREMIUMS ENDOWMENT AT 75.

No. 99,999. AGE
AMOUNT, $10,000. PREMIUM, $33

THE PROVIDENT LIFE AND TRUST COMPA
OF PHILADELPHIA.

In Consideration of the Representations made in the App tion for this Policy, which are hereby made a part of this tract, and of the payment of *Three hundred and thirty-* *50-100* Dollars, receipt of which is hereby acknowledged, and ment of the *Yearly* premium of *Three hundred and thirty-* *50-100* Dollars on or before the *Sixteenth* day of *Second* m in every year hereafter until *Twenty* Yearly Premiums shall been paid or until the prior death of the Insured, Promise Pay at its Office in the City of Philadelphia, the sum of *Thousand* Dollars to *John Doe* of *Philadelphia, Philadel* County, *Pennsylvania,* herein called the Insured, or to *his* ass upon the *Sixteenth* day of *Second* month, one thousand hundred and *fifty-three,* provided the Insured be then living in the event of the death of the Insured before that date pay at its Office aforesaid the said sum, upon receipt of written proof of the death of the Insured during the continu of this Policy, to *his wife Sarah Doe if living; otherwise t* Executors, Administrators or Assigns, with—right reserve the Insured to change the beneficiary. In either case, any indeb ness hereon to the Company and any unpaid portion of the mium for the then current policy year shall first be dedu

CHANGE OF BENEFICIARY.—If the right to change the benefic has been reserved to the Insured, he or she may, if of full ag any time during the continuance of this Policy, change and cessively change the beneficiary hereunder, whether original or stituted, without the consent of the beneficiary, provided that th terest of any beneficiary shall be subject to the right of any signee of said Policy. The Insured may, however, declare the ignation of any beneficiary to be irrevocable. During the life of any irrevocably designated beneficiary the Insured shall not the right to revoke or change the designation of that benefic without the written consent of said beneficiary filed with the C pany. If any beneficiary, revocable or irrevocable, dies before Insured, the interest of such beneficiary shall vest in the Ins unless otherwise specifically provided. Every change of benefic

change from revocable to irrevocable designation must be made written direction of the Insured and filed with the Company at Home Office accompanied by this Policy, and will take effect ly when endorsed on this Policy by the Company.

The beneficiary is the person named in or endorsed on this olicy as the person to whom the Policy is payable if it should be ome a claim by the death of the Insured. An assignee is the per n to whom this Policy may have been lawfully transferred by an trument other than a designation or change of beneficiary as resaid.

OCCUPATION, TRAVEL, SUICIDE, &c.—If the Insured shall within e year after the issue of this Policy and without the written con nt of the Company previously obtained, travel or reside south of Tropic of Cancer or shall within that time be personally en ed in blasting, mining, submarine operations or in the produc of highly inflammable or explosive substances, or as an en ner, fireman, brakesman, motorman or conductor upon any steam electric railroad or railway, or shall be engaged in any capacity n any steam or other vessel, this Policy shall cease to be in ce. If the Insured shall within one year after the issue of this licy die by his or her own hand or act, unless proof of insanity ll have been furnished, this Policy shall be valid only for an ount equal to the Reserve hereon, and not for the amount in red.

INCONTESTABILITY.—This Policy, together with the application refor, a copy whereof is attached to this Policy and made a part reof, constitutes the entire contract between the parties, and ll be incontestable after one year from its date of issue, except non-payment of premium. If the age of the Insured has been stated, the amount payable under this Policy shall be such as premium paid would have purchased of the same kind of in ance at the correct age. All statements made by the Insured ll in the absence of fraud be deemed representations and not ranties and no such statement shall avoid this Policy or be d in defence to a claim unless it is contained in the application a copy of such application is attached to this Policy when is d.

DIVIDENDS.—The proportion of the surplus accruing upon this licy shall be ascertained and distributed annually and not other e. At the option of the Insured, dividends will be

(a) payable in cash;

(b) or applicable to the payment of any premium or premiums n this Policy;

(c) or used to purchase paid-up additions to this Policy;

(d) or left to accumulate to the credit of this Policy with in st at three per cent. per annum, payable when the Policy be mes a claim, or withdrawable in cash at any anniversary of this licy on demand.

The Insured may make election of one of the aforesaid option later than thirty-one days after any anniversary of this P and any option so elected shall remain in effect until supersede another of the aforesaid options. If no election is in effect dividend apportioned will be applied to the purchase of a pa addition as provided in option (c). Such paid-up addition ma surrendered at any time for a cash value calculated on the basi cash values hereinafter stated in this Policy, provided the value in any case shall not be less than the original cash divi

ASSIGNMENTS.—No assignment of this Policy shall be of force or effect unless made in writing and recorded by the Com on its books at its Home Office. The Company assumes no re sibility as to the validity of any assignment.

CHANGES OF CONTRACT, &c.—No receipt for renewal prem nor permit, nor any alteration or discharge of the contract waiver of forfeiture under the same shall be valid unless signe the President, Vice-President, Actuary, Secretary, Treasurer or Assi Treasurer of the Company.

PREMIUMS.—A grace of thirty-one days is hereby granted the payment of every premium after the first, subject to intere six per cent. per annum on the deferred payment. The insur shall continue in force during said period, and if the Insured die during said period the overdue premium will be deducted in settlement hereunder. Except as herein provided, the payment premium shall not maintain the Policy in force beyond the when the next premium shall be due. All premiums are payabl advance at the Home Office of the Company, or to any agent of Company upon delivery of a receipt therefor signed by the P dent, Vice-President, Actuary, Secretary, Treasurer or Assistant Trea of the Company and countersigned by its agent.

RE-INSTATEMENT.—This Policy may be re-instated at any within three years from date of default in the payment of any mium, provided it has not been surrendered to the Company fo cash value, or its extension period expired, upon evidence of surability satisfactory to the Company and payment of arrear premium with interest at six per cent. per annum and also upon payment or re-instatement of any other indebtedness to the C pay under his Policy with interest at six per cent. per annum.

LOANS.—After three full years premiums shall have been p the Company, at any time while this Policy shall be in force not assigned or pledged to any other person or party or contin as Extended Term Insurance, will lend on the proper assignm and delivery of this Policy and on the sole security hereof, with terest at the rate of six per cent. per annum, a sum equal to or the option of the Insured less than the Loan Value at the end the then current policy year as stated in the Table of Loan Val incorporated in this Policy, less any existing indebtedness to

pany on this Policy and any unpaid balance of the premium for then current policy year, and may collect interest in advance on loan to the end of the current policy year; provided that the t of such loan may be deferred by the Company for a period exceeding six months after the application therefor is made. lure to pay said loan or interest thereon shall not avoid this licy unless the total indebtedness thereon to the Company shall al or exceed the Loan Value at the time of such failure, accord- to the Table incorporated in this Policy, nor until one month r notice shall have been mailed by the Company to the last n address of the Insured and any assignee of record at the e Office of the Company. No loan will be made hereon if this y is running as Extended Term Insurance.

NON-FORFEITURE PROVISIONS.—After two full annual premiums have been paid hereon, upon default in the payment of any ium at the end of the thirty-one days grace allowed, this Pol- will without any action on the part of the Insured be binding the Company for participating paid-up insurance for a reduced nt payable at the same time and on the same conditions as originally provided. But at any time within thirty days the date of such default the Insured, by a writing filed with Company at its Home Office in which writing the assignee and beneficiary if designated irrevocably shall join (but without re- ng the joinder of any beneficiary not designated irrevocably), elect in lieu of such paid-up insurance for a reduced amount

(a) to surrender this Policy and receive in cash its value at of default;

(b) or, without the right to a loan, to have the insurance con- d in force as non-participating extended term insurance from the date of the premium in default for its original amount and any tanding paid-up additions; and if the sum to be applied to the hase of extended term insurance shall be more than sufficient xtend the insurance to the end of the endowment term, the ex- shall be applied to the purchase of pure endowment insurance ble at the end of the term if the Insured be then living.

his Policy should automatically become paid-up insurance for a ced amount or if extended term insurance should be taken here- r, such paid-up or extended term insurance will, upon legal sur- er of the policy, be entitled to a cash value equal to the Re- e thereon at time of said surrender, computed upon the basis inafter stated, less any indebtedness to the Company.

For the protection of the interests of all policyholders and to ide against any emergency, the Company reserves to itself the t to require six months written notice for the withdrawal of the value of this Policy, or of the cash value of the paid-up or ex- d term insurance granted in lieu hereof.

The Reserve on this Policy is computed upon the American Ex- nce Table of Mortality with interest at three and one-half per per annum.

The Cash Value for the end of the tenth year and each subse- t fifth year is the full Reserve computed as aforesaid, less any btedness to the Company hereon; at other times, the full Re- e at date of default computed as aforesaid, less one per cent. of amount insured and less any indebtedness to the Company on.

The Paid-up Values are not less than the amount purchasable et single premium rates according to attained age of Insured the American Experience Table of Mortality and interest at e and one-half per cent. per annum by the full Reserve at date default computed as aforesaid, less two and one-half per cent. the amount insured and less any indebtedness to the Company eon.

The period of the Extended Term Insurance will be such as Reserve at date of default on this Policy and on any outstan paid-up additions, computed as aforesaid, less one per cent. of amount insured and less any indebtedness to the Company on count of or secured by this Policy, will purchase at net single mium rates according to the attained age of the Insured by American Experience Table of Mortality and interest at three one-half per cent. per annum; but no provision contained he shall operate to continue this Policy in force beyond the term which it was originally written. The Pure Endowment, if any, be calculated on the same basis as the Extended Term Insuran

The Loan Value for each year is not less than the Res computed as aforesaid, less two and one-half per cent. of the am insured and less any indebtedness to the Company on account secured by this Policy.

OPTIONAL METHODS OF SETTLEMENT The provisions printed o third page hereof entitled "Optional Methods of Settlement" are he made a part of this Policy.

Table of Paid-up, Cash, Extended Term Insurance, Pure Endowment and Loan Values for each $1

Years in Force	Paid-up	Cash Value	Ext. Ins. Years	Ext. Ins. Days	Pure Endow't	Loan Value	Years in Force	Paid-up	Cash Value	Ext. Ins. Years	Ext. Ins. Days	Pure Endow't
2	$100	$ 32	3	278			13	$650	$331	24	85	
3	150	54	6	151		$ 40	14	700	365	25	92	
4	200	78	9	42		64	15	750	410	25		$120
5	250	102	11	259		88						
							16	800	436	24		303
6	300	127	14	26		113	17	850	474	23		477
7	350	153	16	56		139	18	900	513	22		643
8	400	180	17	352		166	19	950	554	21		800
9	450	208	19	193		194	20	1000	606			
10	500	247	20	328		223						
							21		611			
11	550	267	22	39		253	22		625			
12	600	299	23	75		285						

Paid-up, Cash, Extended Term Insurance, Pure Endowment and Loan Values each succeeding year after the twenty-second, and for all paid-up additions (up which additions the Insured will be entitled to such values), will be calculated u the same bases as for this table.

The loan values provided for in the columns headed "Loan Value" in this table the end of policy years can be obtained (less interest to the end of the policy year), any time during such policy years as provided in the above clause entitled "Loan

In Witness Whereof, the said THE PROVIDENT LIFE AND TR COMPANY OF PHILADELPHIA, has, under its corporate seal, de ered this contract, signed by its President or Vice-President attested by its Actuary, Secretary, Treasurer or Assistant Treasur this *Sixteenth* day of *Second* month, one thousand nine hund and *thirteen*.

Attest: D. G. ALSOP, *Actuary*. A. S. WING, *Preside*

OPTIONAL METHODS OF SETTLEMENT.

DEFINITION OF TERMS.

THE INSURED is the person upon whose life the Policy is issued.

THE POLICY BENEFICIARY is the person named in or endorsed on e Policy as the person to whom the Policy is payable if it should come a claim by the death of the Insured.

AN ASSIGNEE is a person to whom the Policy may have been wfully transferred by an instrument other than a designation or nge of Beneficiary as provided for in the Policy.

THE ELECTED BENEFICIARY is the person designated by an Elec- n under "Option C" to receive upon the death of the Insured ter the Maturity of the Endowment, such of the full limited mber of yearly Installments of Income chosen by said Election may not have been already paid during the lifetime of the In- red, and, upon surviving the Insured, to receive further after d full limited number of Installments of Income shall have been d, the same yearly sum as a continuous income during the re- ining lifetime of said person so designated.

THE PAYEE is (a) the person entitled to receive the full limited ber of yearly Installments of Income chosen by an Election er the table entitled "Option A"; and (b) the person entitled to eive the full limited number of yearly Installments of Income sen by an Election under the table entitled "Option B," and her to receive yearly thereafter the same yearly sum as a tinuous income during the remaining lifetime of said person.

THE MATURITY OF THE ENDOWMENT is the date named in the licy for payment of the proceeds thereof if the Insured shall be n living.

THE ELECTED INSTALLMENTS OF INCOME are the full number of rly Installments of Income chosen and limited in number by an ction under any Option.

ELECTION OF OPTIONS.

(1) ELECTION BY THE INSURED: At the Maturity of the Endow- nt in the Policy or at any time prior thereto, if no right shall ere in any person or party other than a Revocably or Irrevo- ly Designated Policy Beneficiary, the Insured may, without the nder of such Revocably or Irrevocably Designated Policy Benefi- ry, elect to require the proceeds of the Policy to be paid when same shall become payable, not in one cash sum as set out in Policy, but in equal yearly Installments of Income according any of the following Options respectively entitled "Option A," tion B" and "Option C."

(2) REVOCATION OF ELECTION BY THE INSURED: At the Maturity the Endowment or at any time prior thereto but not thereafter, no right shall inhere in any person or party other than a Re- ably or Irrevocably Designated Policy Beneficiary, the Insured in like manner revoke said Election and make a new Election.

(3) ELECTION AND REVOCATION BY POLICY BENEFICIARY OR AS- NEE: (a) If the Insured fails to make an Election as aforesaid, Policy Beneficiary or Assignee may make such Election at the e the proceeds of the Policy may become payable to the Policy neficiary or Assignee. (b) If the proceeds of the Policy shall be wfully payable absolutely to the Policy Beneficiary or Assignee any event whatsoever either at the Maturity of the Endowment by reason of the death of the Insured prior thereto, without right any other person or party in or to the Policy or the proceeds reof either expressed or implied, then and in such case all rights the Insured to elect and revoke an Election as aforesaid shall exercisable at the Maturity of the Endowment or at any time or thereto but not thereafter, by the Policy Beneficiary or Assignee thout the joinder of any other person or party. (c) If there shall more than one Policy Beneficiary or Assignee, all must unite any act which the Policy Beneficiary or Assignee may exercise.

(4) INTERESTED PARTIES WHO MUST UNITE IN ELECTION: (a) Election shall not be made or revoked by the Insured while Policy may stand payable either wholly or partly to an Assi thereof or while a right therein may inhere in any other pe or party not a Revocably or Irrevocably Designated Policy Be diary, without the joinder of such Assignee or such other pe or party, nor (b) shall an Election be made or revoked eithe the Policy Beneficiary or Assignee while any person or party o than the Policy Beneficiary or Assignee may have any expres implied right in or to the Policy or the proceeds thereof, wit the joinder of such person or party, but (c) any Election or R cation thereof which the Insured may duly make, shall be without the assent of any Revocably or Irrevocably Design Policy Beneficiary.

(5) ELECTION OF ALTERNATIVE OPTIONS: If the Insured elect "Option C," then the Insured may also elect either "Op A" or "Option B" as an alternative Option to take effect onl case the Insured should die prior to the Maturity of the Endowm

(6) RIGHT OF COMMUTATION MAY BE WITHHELD: Any pe entitled to exercise an Election may therein direct that the pe entitled to receive all or any of the Installments of Income w may become payable under said Election shall not have right to commute the same for cash.

(7) HOW ELECTION AND REVOCATION MADE: Every Electio Revocation of Election must be made in writing and filed with Company at its Home Office, accompanied by the Policy, and take effect only when endorsed on the Policy by the Company.

OPTION A.

OPTION A—INCOME CERTAIN.

Yearly Installments of Income Guaranteed for limited number of Y Certain, 2 to 30 years, (called Elected Installments), in lieu of each due under the Policy when the Proceeds thereof become payable.

Number of Yearly Installments.	Amount of Each Yearly Installment.	Number of Yearly Installments.	Amount of Each Yearly Installment.	Number of Yearly Installments.	Amount of Each Yearly Installment.	Number of Yearly Installments.	Amou Each Y Installm
.....	.....	9	124 69	17	73 74	25	55
2	507 39	10	113 82	18	70 59	26	54
3	343 23	11	104 93	19	67 78	27	52
4	261 19	12	97 54	20	65 26	28	51
5	211 99	13	91 29	21	62 98	29	50
6	179 22	14	85 95	22	60 92	30	49
7	155 83	15	81 33	23	59 04	.....	.....
8	138 31	16	77 29	24	57 33	.....	.....

(1) APPLICABLE TO MATURED ENDOWMENT OR DEATH CLAIM: this Option shall be elected, the proceeds of the Policy, either the Maturity of the Endowment or upon the death of the Insu prior thereto, shall be paid in any limited number of equal yea Installments of Income chosen by said Election, from two to thi in number, according to the table entitled "Option A."

(2) COMMUTATION BY PAYEE: At the time when any one of Elected Installments of Income shall become payable, the Pa may take in one cash sum the commuted value of the then unp Elected Installments of Income, ascertained according to the Co mutation Table, unless the person entitled to designate such Pa shall have deprived such Payee of such right of commutation.

(3) COMMUTATION BY PAYEE'S EXECUTORS, ADMINISTRATORS OR ASSIGNS: (a) If a Payee who has not been deprived of the right of commutation aforesaid shall die without having exercised such right and before all the Elected Installments of Income shall have been paid to such Payee, or (b) if a Payee who has been deprived of such right of commutation shall die before all the Elected Installments of Income shall have been paid to such Payee, then and in either such case the Executors, Administrators or Assigns of such Payee may take in one cash sum the commuted value of the remaining or unpaid Elected Installments of Income, ascertained according to the Commutation Table.

OPTION B.

OPTION B—CONTINUOUS INCOME.

Yearly Installments of Income Guaranteed for either 10, 15, 20 or 25 Years Certain (called Elected Installments) and Yearly thereafter during the Lifetime of the Payee, in Lieu of each $1000 due under the Policy when the Proceeds thereof become payable.

Policy Becomes Payable.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	Ages.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	Ages.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	Ages.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.
1	38 72	38 10	37 43	36 79	20	41 96	41 17	40 42	39 68	40	50 43	49 12	47 78	46 19	60	71 94	66 36	60 31	54 38
2	38 79	38 16	37 49	36 85	21	42 22	41 42	40 66	39 91	41	51 09	49 72	48 26	46 62	61	73 56	67 44	60 91	Ages 61 and over same as age 60
3	38 87	38 23	37 56	36 92	22	42 49	41 68	40 91	40 15	42	51 78	50 38	48 87	47 06	62	75 25	68 51	61 46	
4	38 96	38 31	37 64	37 00	23	42 78	41 96	41 17	40 40	43	52 51	51 09	49 37	47 51	63	77 00	69 57	61 97	
5	39 06	38 40	37 73	37 09	24	43 09	42 26	41 45	40 66	44	53 29	51 79	49 96	47 96	64	78 83	70 63	62 44	
6	39 17	38 50	37 83	37 19	25	43 42	42 57	41 75	40 93	45	54 11	52 44	50 56	48 43	65	80 71	71 68	62 85	
7	39 29	38 61	37 94	37 30	26	43 76	42 89	42 06	41 21	46	54 97	53 19	51 17	48 90	66	82 61	72 70	Ages 66 and over same as age 65	
8	39 42	38 73	38 06	37 42	27	44 11	43 22	42 38	41 50	47	55 88	53 96	51 80	49 37	67	84 52	73 67		
9	39 56	38 86	38 19	37 55	28	44 47	43 57	42 70	41 80	48	56 78	54 76	52 49	49 82	68	86 44	74 58		
10	39 71	39 00	38 33	37 69	29	44 85	43 93	43 03	42 11	49	57 76	55 58	53 07	50 27	69	88 38	75 43		
11	39 87	39 15	38 48	37 84	30	45 25	44 31	43 38	42 43	50	58 79	56 43	53 73	50 71	70	90 33	76 22		
12	40 04	39 32	38 64	38 00	31	45 66	44 71	43 74	42 76	51	59 87	57 31	54 41	51 14	71	92 26	Ages 71 and over same as age 70		
13	40 22	39 48	38 81	38 16	32	46 09	45 12	44 12	43 10	52	61 00	58 22	55 10	51 56	72	94 17			
14	40 41	39 66	38 98	38 32	33	46 54	45 55	44 51	43 45	53	62 18	59 16	55 77	51 97	73	96 06			
15	40 61	39 85	39 16	38 49	34	47 02	46 00	44 92	43 81	54	63 40	60 13	56 44	52 37	74	97 94			
16	40 82	40 05	39 35	38 67	35	47 53	46 47	45 35	44 17	55	64 68	61 12	57 11	52 77	75	99 80			
17	41 03	40 26	39 55	38 86	36	48 06	46 96	45 80	44 55	56	66 02	62 12	57 77	53 15	Ages 76 & over same as age 75				
18	41 25	40 48	39 76	39 05	37	48 61	47 47	46 26	44 94	57	67 42	63 16	58 42	53 50					
19	41 48	40 70	39 97	39 25	38	49 19	48 00	46 73	45 34	58	68 87	64 21	59 06	53 82					
20	41 72	40 93	40 19	39 46	39	49 80	48 55	47 22	45 76	59	70 38	65 28	59 69	54 11					

(1) APPLICABLE TO MATURED ENDOWMENT OR DEATH CLAIM: If this option shall be elected, the proceeds of the Policy, either at the Maturity of the Endowment or upon the death of the Insured prior thereto, shall be paid in either ten or fifteen or twenty or twenty-five equal yearly installments of Income, as may be chosen by said Election under the table entitled "Option B".

(2) AMOUNT OF YEARLY INSTALLMENTS OF INCOME, HOW DETERMINED: The amount of each of the elected Installments of Income shall be determined (a) by the number of Elected Installments of Income and (b) by the age of the Payee at the Payee's birthday nearest to the time when the proceeds of the Policy may become payable, according to the table entitled "Option B."

(3) CONTINUOUS PAYMENT OF INCOME TO PAYEE FOR LIFE: After all the Elected Installments of Income shall have been paid to the Payee, the same yearly sum or income shall continue to be paid yearly to said Payee during the remaining lifetime of said Payee.

(4) COMMUTATION BY PAYEE: At the time when any c the Elected Installments of Income under the table entitled tion B" shall become payable, the Payee may take in one cas the commuted value of the then unpaid Elected Installmet Income, ascertained according to the Commutation Table, the person entitled to designate such Payee shall have de such Payee of such right of commutation.

(5) COMMUTATION BY PAYEE'S EXECUTORS, ADMINISTR OR ASSIGNS: (a) If a Payee who has not been deprived of the of commutation aforesaid shall die without having exercised right and before all the Elected Installments of Income unde table entitled "Option B" shall have been paid to such Pay (b) if a Payee who has been deprived of such right of com tion shall die before all the Elected Installments of Income the table entitled "Option B" shall have been paid to such then and in either such case the Executors, Administrato Assigns of such Payee may take in one cash sum the comm value of the remaining or unpaid Elected Installments of In ascertained according to the Commutation Table.

(6) COMMUTATION BY PAYEE NOT TO DEPRIVE PAYEE OF TO CONTINUOUS INCOME FOR LIFE: Exercise of the above rig commutation by the Payee shall not deprive the Payee of the to receive the continuous yearly sum or income which the would have been entitled to receive during the lifetime of the according to the table entitled "Option B" if the Payee ha exercised such right of commutation, beginning upon the expi of the term of years within which the full number of Electe stallments of Income would have been paid if the same ha been commuted.

OPTION C.

OPTION C—SURVIVORSHIP INCOME.

Yearly Installments of Income Guaranteed for either 10, 15, 20 o Years Certain (called Elected Installments) and Yearly th after to the Insured and Elected Beneficiary during t respective Lives successively, in lieu of each $1000 payabl one sum at Maturity of the Endowment.

75—Age of Insured at Maturity of Endowment—75

Age of Elected Beneficiary at Maturity of Endowment	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	Age.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	Age.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	Age.	10 Yrs.	15 Yrs.	20 Yrs.
0	38 09	37 38	36 72	36 14	20	41 88	41 07	40 34	39 59	40	50 13	48 83	47 42	45 87	60	69 88	64 52	58 8
1	38 26	37 55	36 89	36 30	21	42 14	41 32	40 58	39 83	41	50 77	49 42	47 91	46 29	61	71 30	65 45	59 3
2	38 43	37 72	37 06	36 46	22	42 41	41 58	40 83	40 07	42	51 44	50 06	48 43	46 72	62	72 74	66 36	59 7
3	38 60	37 89	37 23	36 62	23	42 69	41 85	41 09	40 31	43	52 15	50 66	48 96	47 14	63	74 19	67 25	60 2
4	38 77	38 06	37 40	36 78	24	42 98	42 14	41 36	40 56	44	52 90	51 31	49 51	47 56	64	75 66	68 12	60 5
5	38 94	38 23	37 57	36 94	25	43 29	42 44	41 65	40 82	45	53 68	51 98	50 08	47 98	65	77 16	68 97	60 9
6	39 11	38 40	37 74	37 10	26	43 62	42 75	41 95	41 09	46	54 49	52 68	50 65	48 40	66	78 67	69 79	Ages 66 and over same as age 65.
7	39 28	38 57	37 91	37 26	27	43 97	43 07	42 26	41 37	47	55 33	53 40	51 23	48 82	67	80 17	70 56	
8	39 45	38 74	38 08	37 42	28	44 33	43 41	42 57	41 66	48	56 21	54 14	51 82	49 23	68	81 66	71 28	
9	39 62	38 91	38 25	37 59	29	44 71	43 77	42 89	41 96	49	57 14	54 91	52 42	49 64	69	83 14	71 95	
10	39 79	39 08	38 42	37 76	30	45 11	44 15	43 22	42 27	50	58 11	55 71	53 02	50 05	70	84 60	72 57	Ages 71 and over same as age 70.
11	39 96	39 25	38 59	37 93	31	45 52	44 54	43 57	42 59	51	59 11	56 55	53 63	50 45	71	86 03		
12	40 14	39 42	38 76	38 10	32	45 94	44 94	43 93	42 92	52	60 14	57 36	54 25	50 84	72	87 42		
13	40 32	39 60	38 93	38 27	33	46 39	45 35	44 31	43 26	53	61 21	58 21	54 85	51 21	73	88 76		
14	40 51	39 78	39 10	38 44	34	46 86	45 78	44 71	43 61	54	62 31	59 07	55 45	51 56	74	90 06		
15	40 72	39 97	39 28	38 61	35	47 35	46 23	45 13	43 96	55	63 45	59 95	56 05	51 89	75	91 32	Ages 76 & over same as age 75.	
16	40 94	40 17	39 48	38 79	36	47 86	46 71	45 56	44 32	56	64 63	60 85	56 65	52 20				
17	41 16	40 38	39 69	38 98	37	48 39	47 21	46 01	44 69	57	65 87	61 76	57 28	52 49				
18	41 39	40 60	39 89	39 17	38	48 94	47 73	46 47	45 07	58	67 15	62 67	57 78	52 76				
19	41 63	40 83	40 11	39 37	39	49 52	48 27	46 94	45 46	59	68 49	63 55	58 31	53 01				

(1) APPLICABLE ONLY AT THE MATURITY OF THE ENDOWMENT: is Option is applicable to disposition of the proceeds of the licy only if said proceeds shall become payable at the Maturity the Endowment. If this Option shall be elected, the proceeds of e Policy shall be paid in either ten or fifteen or twenty-e equal yearly Installments of Income, as may be chosen by d Election under the table entitled "Option C".

(2) AMOUNT OF YEARLY INSTALLMENTS OF INCOME, HOW DE-RMINED: The Amount of each yearly Installment of Income shall determined (a) by the number of yearly Installments of Income chosen and (b) by the age of the Insured at the Insured's birth-y nearest to the Maturity of the Endowment and (c) by the age the Elected Beneficiary at the Elected Beneficiary's birthday arest to the Maturity of the Endowment, according to the table itled "Option C".

(3) CONTINUOUS PAYMENT OF INCOME TO INSURED FOR LIFE: ter all the Elected Installments of Income shall have been paid the Insured, the same yearly sum or income shall continue to be id to the Insured during the remaining lifetime of the Insured.

(4) PAYMENTS TO ELECTED BENEFICIARY AFTER DEATH OF SURED: (a) If the Insured shall die while the Elected Benefi-ry may be living and before all the Elected Installments of In-me shall have been paid to the Insured, the remaining or unpaid cted Installments of Income shall be paid to the Elected Bene-ary when and as they shall become due and payable, and, after said remaining or unpaid Elected Installments of Income shall ve been so paid to said Elected Beneficiary, the same yearly sum income shall continue to be paid to said Elected Beneficiary ring the remaining lifetime of said Elected Beneficiary, or (b) the Insured shall die while the Elected Beneficiary may be living d after all the Elected Installments of Income shall have been id to the Insured, the same yearly sum or income shall continue be paid to said elected Beneficiary during the remaining lifetime said Elected Beneficiary.

(5) COMMUTATION BY THE INSURED: If the Insured shall have eived one or more but less than the full number of Elected In-llments of Income under the table entitled "Option C", the In-red may take in one cash sum at the time when any one of the maining or unpaid Elected Installments of Income shall become e and payable, the commuted value of the then unpaid Elected talments of Income, ascertained according to the Commutation ble.

(6) COMMUTATION BY INSURED'S EXECUTORS, ADMINISTRATORS ASSIGNS: If the Elected Beneficiary shall die in the lifetime of Insured and if the Insured shall die subsequently thereto but re all the Elected Installments of Income under the table enti-"Option C" shall have been paid to the Insured, the Executors, ministrators or Assigns of the Insured may take in one cash sum commuted value of the remaining or unpaid Elected Installments Income, ascertained according to the Commutation Table.

(7) COMMUTATION BY ELECTED BENEFICIARY: If the Insured all have received one or more of the Elected Installments of In-me under the table entitled "Option C" and then die while the ected Beneficiary may be living, the Elected Beneficiary may take one cash sum the commuted value of the remaining or unpaid ected Installments of Income, ascertained according to the Com-ation Table, unless the person entitled to designate the Elected neficiary shall have deprived the Elected Beneficiary of such ht of commutation.

(8) COMMUTATION BY ELECTED BENEFICIARY'S EXECUTORS, AD-NISTRATORS OR ASSIGNS: (a) If an Elected Beneficiary who has

not been deprived of the right of commutation aforesaid shal after the death of the Insured without having exercised such and before all the Elected Installments of Income under the entitled "Option C" shall have been paid, or (b) if an Elected I ficiary who has been deprived of such right of commutation die after the death of the Insured and before all the Electe stallments of Income under the table entitled "Option C" shall been paid, then and in either such case, the Executors, Administr or Assigns of the Elected Beneficiary may take in one cash sun commuted value of the remaining or unpaid Elected Installm of Income, ascertained according to the Commutation Table.

(9) COMMUTATION NOT TO DEPRIVE INSURED OR ELECTED B FICIARY OF RIGHT TO CONTINUOUS INCOME FOR LIFE: Commuti of such remaining or unpaid Elected Installments of Income by person entitled to such right of commutation, shall not deprive Insured or the Elected Beneficiary of the right to receive the y sum or income payable to the Insured or to the Elected Benefic as the case may be, according to the table entitled "Option during the remaining lifetime of the survivor of the Insured the Elected Beneficiary, beginning upon the expiration of the of years within which the full number of Elected Installment Income would have been paid if the same had not been comm

(10) NULLIFICATION OF ELECTION: If "Option C", shal elected, such Election shall be automatically nullified by the d of the Insured prior to the Maturity of the Endowment, where the Policy Beneficiary or Assignee shall have the right to either "Option A" or "Option B" unless the Insured shall otherwise directed.

COMMUTATION TABLE.

To Ascertain the Commuted Value of unpaid Elected Installments o come under either "Option A" or "Option B" or "Option C," Mul the amount of one unpaid yearly Installment in the table unde Option which is in effect, by the Multiplier given below opposite number of unpaid yearly Installments.

Number of Unpaid Yearly Installments.	Multiplier	Number of Unpaid Yearly Installments.	Multiplier	Number of Unpaid Yearly Installments.	Multiplier	Number of Unpaid Yearly Installments.	Mult
1	1.00000	9	8.01969	17	13.56110	25	17.9
2	1.97087	10	8.78611	18	14.16612	26	18.4
3	2.91347	11	9.53020	19	14.75851	27	18.8
4	3.82861	12	10.25262	20	15.32380	28	19.3
5	4.71710	13	10.95400	21	15.87747	29	19.7
6	5.57971	14	11.63496	22	16.41502	30	20.1
7	6.41719	15	12.29607	23	16.93692		
8	7.23028	16	12.93794	24	17.44361		

GENERAL PROVISIONS.

DEDUCTION OF INDEBTEDNESS DUE TO COMPANY: If there s be any indebtedness due to the Company on account of this Po when the proceeds thereof shall become payable under the te thereof either at the Maturity of the Endowment or upon the cease of the Insured prior thereto, such indebtedness shall be deducted from the proceeds of the Policy, and the balance remain payable under the Policy will be the sum which may be required be paid in yearly Installments of Income according to such of applicable tables entitled "Option A", "Option B" and "Option C" may be elected.

(2) INSTALLMENTS, WHEN PAYABLE: (a) The first of the cted Installments of Income chosen by an Election under either e entitled "Option A" or "Option B," shall be due and payable at Maturity of the Endowment if the Insured shall be then living, if the Insured shall die before the Maturity of the Endowment, n upon receipt of due written proof of the death of the Insured ing the continuance of the Policy. (b) The first of the Elected tallments of Income chosen by an Election under the table enti- "Option C", shall be due and payable at the maturity of the owment if the Insured shall be then living. (c) Such further rly Installments of Income as may be payable under any of tables, shall be payable respectively at the expiration of suc- ve periods of one year dating from the day when the first pay- shall have become due and payable as aforesaid.

(3) HALF-YEARLY, QUARTERLY OR MONTHLY PAYMENTS OF IN- E: All Installments of Income payable under the tables entitled tion A" and "Option B" and "Option C", shall be paid in propor- te equal half-yearly or quarterly or monthly parts of the yearly allments according to said respective tables, if the person enti- to receive such yearly Installments of Income shall so request riting filed with the Company at its Home Office. The first tional payment of Income as aforesaid shall be due and payable e time when the first yearly Installment of Income would be and payable. Subsequent fractional payments of Income as esaid shall be due and payable at the expiration of the proper tional parts of each year until all shall have been paid.

(4) POLICY PAYABLE TO MORE THAN ONE NATURAL PERSON: e Policy Beneficiary or any Assignee shall be more than one vidual (otherwise called natural person) at the time the pro- s of the Policy shall become payable either at Maturity of the owment or upon the decease of the Insured prior thereto, then in such case neither "Option B" nor "Option C." may be elected either of said Options if previously elected shall be automatically lified at the Maturity of the Endowment or upon the prior decease e Insured if the Policy Beneficiary or any Assignee shall then be bove stated. If "Option B" and "Option C" shall be either in- licable or nullified as aforesaid, then "Option A" may be elected.

(5) SUBSTITUTION OF INSTALLMENT INCOME AGREEMENT IN CE OF POLICY: When the proceeds of the Policy shall become able under the terms thereof and either of the aforesaid Options l be elected, the Company reserves the right to require the Policy be surrendered and delivered for cancellation and to issue in e thereof a non-participating Installment Income Agreement ch shall express the terms of the Option elected.

APPLICATION.

It is hereby declared and agreed by the undersigned, that the going application and the several answers to the interrogatories ein propounded are true, and that if a policy of Insurance shall ssued by said Company under this application, the same and the tions and answers therein, shall be deemed the basis of the tract expressed in said policy.

20-PREMIUMS LIFE NONPARTICIPATING POLICY

No. 99,999. AGE
AMOUNT, $10,000. PREMIUM, $29

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA.

In Consideration of the Application for this Policy whic hereby made part of this contract, a copy of which Applica is attached hereto, and of the payment, in the manner speci of the premium herein stated, hereby insures the life of the son herein designated as the Insured, for the amount na herein, payable as specified, subject to the privileges and visions on the second and third pages hereof, which are hei made part of this contract.

THE INSURED: *John Doe.*

AMOUNT OF INSURANCE: *Ten Thousand* Dollars, payable mediately upon receipt of due proof of the death of the Insu during the continuance of this Policy, at the Home Office of Company, in Newark, New Jersey.

PAYABLE TO: *Mary Doe, Beneficiary, wife of the Insured the Beneficiary survive the Insured, otherwise to* the execut administrators or assigns of the Insured.

PREMIUM: *Two hundred ninety-seven and 60-100* Doll payable on delivery of this Policy and thereafter annually at Home Office of the Company, or as provided under the heat "Provisions" on the second page hereof, in exchange for Company's receipt on or before the *first* day of *February* every year during the continuance of this Policy until twenty years' premiums shall have been paid, or until the prior deat the Insured.

In Witness Whereof, the said The Prudential Insura Company of America, at its office in the City of Newark, N Jersey, has caused this Policy to be signed by its President Secretary, and to be duly attested, this *first* day of *February*, thousand nine hundred and *thirteen.*

FORREST F. DRYDEN, *President.* WILLARD I. HAMILTON, *Secreta*

SPECIAL PRIVILEGES.

CASH LOAN OR PREMIUM LOAN.—If this Policy be contin in force, the Insured may borrow from the Company, with inte at the rate of five per cent. per annum, payable annually in vance, on the sole security of this Policy, an amount up to limit of the Cash Surrender Value hereinafter specified after ducting therefrom all other indebtedness on account of this Pol by making written application for the Loan and assigning Policy to the Company as security. If the total indebtedn under this Policy at any time shall become equal to the le reserve on the said Policy, the Policy shall be forfeited or v provided such indebtedness be not reduced to less than the s reserve within one month after notice to that effect shall h been mailed by the Company to the last known address of Insured, of the person to whom the loan was made, and of assignee of record at the Home Office of the Company, if a Failure to repay any such indebtedness or to pay interest sh

t avoid the Policy unless the total indebtedness thereon to the mpany shall equal or exceed the loan value at the time of such ture, nor until one month after notice to that effect shall have n mailed by the Company to the last known address of the in- red, of the person to whom the loan was made, and of the signee of record at the Home Office of the Company, if any. If Loan be granted under this Policy at any time other than on anniversary of the Policy, the interest then payable in advance all be for the period up to the next anniversary, beginning with ich anniversary the interest shall be payable annually in advance.

AUTOMATIC PREMIUM LOAN.—If any premium on this Policy ot paid in cash on or before the date on which it is due or n the month of grace, the Company will charge up such mium (and any subsequent premium or premiums not paid in), with five per cent. per annum interest in advance, against then loan value of this Policy as stated above, provided that such loan value is sufficient and provided that written request that effect has been made by the owner hereof at any time while re is no default in payment of any premium hereunder. Any mium or premiums so charged against the loan value of this icy shall be considered as a loan upon the Policy and shall be ject to the same terms and conditions as any loan made under terms of the Special Privilege, "Cash Loan or Premium Loan." h request may be revoked at any time in writing by the said er, provided, however, that such revocation shall not affect any that may have been previously made under this privilege.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any mium under this Policy, except the first, a grace of one month t less than thirty days) without interest will be allowed, during ch time the Policy will remain in force.

REVIVAL OF POLICY.—If this Policy be lapsed for non-payment premium it will be revived any time after the date of lapse upon tten application and payment of arrears of premiums with in- st at the rate of five per cent. per annum, together with the statement of all indebtedness, provided such indebtedness be greater than the loan value of this Policy at the time of appli- on for such revival, and provided evidence of the insurability the Insured satisfactory to the Company be furnished.

CHANGE OF BENEFICIARY.—The Insured may at any time while Policy is in force, by written notice to the Company at its me Office, change the Beneficiary or Beneficiaries under this icy, such change to take effect only upon endorsement of the e on the Policy by the Company, whereupon all rights of the mer Beneficiary or Beneficiaries shall cease; provided, however, t the Insured shall have attained to majority according to the s of the State in which the Insured resides, and that no such nge of Beneficiary shall be valid if the Policy or any interest rein be assigned at the time of such change.

INSTALMENT PRIVILEGE.—The amount insured under this Policy ayable in one sum, but, if the amount payable be not less than 00, it may be made payable instead in equal annual instalments any number, from two to twenty-five, or may be made payable the Beneficiary, if such Beneficiary be one natural person, in al annual instalments to continue for twenty years and so long reafter as the Beneficiary shall live.

The amount of such instalments shall be based upon the ount insured under this Policy and shall be determined from the les given below.

INSTALMENTS—FROM TWO TO TWENTY-FIVE.

mber of Instalments..	2	3	4	5	6	7	8	9	10	11	12	13
ount of Each Instal- ent per $1 000	$509	$345	$263	$214	$181	$158	$141	$127	$116	$107	$100	$94

Number of Instalments..	14	15	16	17	18	19	20	21	22	23	24
Amount of Each Instalment per $1,000.....	$88	$84	$80	$76	$73	$70	$68	$66	$64	$62	$60

INSTALMENTS—CONTINUOUS.

Age last Birthday of Beneficiary at Death of Insured	16 and Under	17 to 21	22 to 24	25 to 27	28 to 30	31 and 32
Amount of Each Instalment per $1,000.....	$44	$45	$46	$47	$48	$49

Age last Birthday of Beneficiary at Death of Insured	35 and 36	37 and 38	39 and 40	41 and 42	43	44 and 45	46
Amount of Each Instalment per $1,000.....	$51	$52	$53	$54	$55	$56	$57

Age last Birthday of Beneficiary at Death of Insured	49	50 and 51	52	53 and 54	55 and 56	57	58 and 59
Amount of Each Instalment per $1,000.....	$59	$60	$61	$62	$63	$64	$65

TRUST FUND PRIVILEGE.—At the time this Policy becomes p able, as a claim the amount insured, or any portion thereof not than $1,000, may be left during the lifetime of the Beneficiar trust with the Company, and the Company will pay thereon, so as the said amount or said portion thereof remains with the C pany, interest at the rate of three and one-half per cent. per ann The said Trust Fund shall be paid at the death of the Benefic to the executors, administrators or assigns of the Beneficiary, may be withdrawn at any time with accrued interest. The T Fund Privilege shall be inoperative if the amount payable u this Policy be less than $1,000 or if the Beneficiary be a corp tion or a firm.

PROVISIONS.

PAYMENT OF PREMIUMS.—This Policy is based upon the p ment of premiums annually in advance, but if premiums be m payable in quarterly or semi-annual instalments, any future stalments of the premium for the current policy year remai unpaid at the maturity of the Policy shall be considered an indeb ness to the Company on account of this Policy. Premiums payable at the Home Office of the Company, but may be paid an agent of the Company on or before the dates when due, exchange for official receipts signed by the President or the Se tary and countersigned by an authorized agent of the Compa If any premium be not paid when due, this Policy shall be and all premiums forfeited to the Company, except as herein p vided.

INDEBTEDNESS.—Any indebtedness to the Company on acco of this Policy will be deducted in any payment or payments o any settlement under this Policy.

MODIFICATIONS, ETC.—No condition, provision or privilege this Policy can be waived or modified in any case except by endorsement hereon signed by the President, one of the Vice Pr dents, the Secretary, one of the Assistant Secretaries, the Actua the Associate Actuary or one of the Assistant Actuaries. No mo

tion or change shall be made in this Policy except such as is in rdance with the law of the State in which the same is issued. Agent has power in behalf of the Company to make or modify or any other contract of insurance, to extend the time for ing a premium, to waive any forfeiture, or to bind the Company making any promise, or making or receiving any representation information.

ASSIGNMENTS.—If this Policy shall be assigned, the assignment st be in writing, and the Company shall not be deemed to have owledge of such assignment unless the original or a duplicate reof is filed at the Home Office of the Company. The Company not assume any responsibility for the validity of an assign-t.

SUICIDE.—If within *one year* from the date hereof the Insured die by suicide—whether sane or insane—or in consequence of (or her) own criminal action, the liability of the Company shall exceed the amount of the premiums paid on this Policy.

INCONTESTABILITY.—This Policy shall be incontestable after one from its date, except for non-payment of premium.

MISSTATEMENT OF AGE.—If the age of the Insured be misstated amount payable under this Policy shall be such as the premium ld have purchased at the correct age.

ENTIRE CONTRACT CONTAINED IN THIS POLICY.—This Policy, to-er with the Application, a copy of which is attached hereto, ains and constitutes the entire contract between the parties to and all statements made by the Insured shall in the absence aud be deemed representations and not warranties, and no such ment shall avoid the Policy or be used as a defense to a claim under unless it be contained in the Application for the Policy unless a copy of such Application be endorsed upon or attached e policy when issued.

NON-FORFEITURE PRIVILEGES.

POLICY NON-FORFEITABLE AFTER FIRST YEAR'S PREMIUM HAS PAID.—If this Policy after being in force one full year or full years shall lapse for non-payment of premium, the Com-will continue in force the insurance under the Policy for a od of sixty days or of one hundred and twenty days, respective-rom the due date of such premium, as specified on the first page of, as indicated in the following table; provided, however, that e death of the Insured shall occur during the period of con-ed insurance herein defined, there shall be deducted from the unt payable by the Company any premium that would have be-e due on this Policy up to the time of the death of the Insured e Policy had been continued in force.

CASH SURRENDER VALUE.—If this Policy be legally surrendered e Company within three months after the end of the third year its date or of any year thereafter, and all premiums, required the terms of the Policy, to the end of that year have been paid ll, the Company will pay therefor the sum indicated by the wing table, less any indebtedness to the Company on account his Policy.

PAID-UP LIFE POLICY.—If this Policy, after being in force three years, shall lapse or become forfeited for the non-payment of premium on the date when due, as specified on the first page of, and if the Policy be not surrendered for its Cash Value, the pany will issue a non-participating Paid-up Life Policy as ified in the following table, upon the legal surrender of this cy within three months after the date to which premiums have duly paid; provided, however, that if there be any indebted-s to the Company on account of this Policy the amount of such d-up Life Policy will be reduced by the proportion that the total ebtedness bears to the then Cash Surrender Value of this Policy.

AUTOMATIC EXTENDED INSURANCE.—If this Policy, having lapsed become forfeited as specified in the clause, "Paid-up Life Policy," ve, be not surrendered for its Cash Value or for a Paid-up Life

Policy, the Company will write in lieu of this Policy, *without action on the part of the Insured,* a non-participating Paid-up T Policy for the full amount insured by this Policy, such Pai Term Policy to be dated on the day to which premiums have duly paid, and to continue in force for the term indicated by following table; provided, however, that if there be any indel ness to the Company on account of this Policy the amount of Paid-up Term Policy shall be the face amount of this Policy the amount of such indebtedness, and the term for which Paid-up Term Policy shall run shall be changed to that term which the cash surrender value of this Policy herein specified, deducting such indebtedness, will carry the modified amoun Single Premium Term rates according to the American Experi Table of Mortality with three and one-half per cent. interest. Paid-up Term Policy will be delivered on the legal surrender of Policy.

CASH SURRENDER VALUES UNDER PAID-UP LIFE AND PA TERM POLICIES.—If this Policy shall lapse, as above, and a Pai Life Policy or a Paid-up Term Policy be issued in lieu thereof, Paid-up Life or such Paid-up Term Policy may be surrendere any time for its full reserve value at the time of such surrend

TABLE ABOVE REFERRED TO.

Right to Defer Loans and Payment of Cash Surrender Valu

It is specially provided that the Company shall have the to defer any Loan under this Policy (except Premium Loans the payment of any Cash Surrender Value under this Policy, period not exceeding ninety days after application for such or Cash Surrender Value shall have been made.

*At the End of	Cash Surrender and Loan Values	Paid-up Life Policy	Automatic Extende Insurance
1 Year	None	None	(See first paragraph of "Nonforfeiture Privileges" above.)
2 Years	None	None	
3 "	$ 490	$1240	5 Years
4 "	700	1750	8 "
5 "	950	2320	10 "
6 "	1170	2800	12 "
7 "	1410	3300	14 "
8 "	1660	3810	16 "
9 "	1930	4320	18 "
10 "	2210	4540	19 "
11 "	2500	5360	20 "
12 "	2810	5900	21 "
13 "	3140	6440	23 "
14 "	3480	6990	24 "
15 "	3840	7550	25 "
16 "	4180	8040	26 "
17 "	4530	8530	27 "
18 "	4890	9010	28 "
19 "	5270	9510	30 "
20 "	5660	Paid up	

* Loans will be granted at the beginning instead of at the end o year, if so desired, provided the entire premium for the year has been

. The Surrender values in the above table are based upon the erican Experience Table of Mortality with three and one-half cent. interest per annum, and the net value of any such sur- der value, for the first fourteen years, is at least equal to the ire reserve on this Policy, according to the foregoing standard, a percentage (not more than two and one-half) of the amount ured by the Policy; thereafter, such net value is the full reserve said standard.

If this Policy be continued in force beyond the twentieth year, table of Cash Surrender and Loan Values, as above, after the entieth year, will be furnished on application to the Home Office.

. If the premiums on this Policy be paid in quarterly or semi- ual instalments, due allowance will be made in computing bene- from the above table for that portion of a year's premium paid r and above the full number of years' premiums indicated; pro- d, however, that if more than one but less than three full rs' premiums shall have been paid an allowance of fifteen days continued insurance will be made for each quarter of a year for ch premiums have been paid.

A copy of the Application upon which this Policy is issued is ched hereto.

APPLICATION.

I HEREBY DECLARE that all the statements and answers to above questions are complete and true, and I agree that the going, together with this declaration, as well as the statements answers made or to be made to the Company's Medical Ex- ner, shall constitute the application and become a part of the ract of insurance hereby applied for, and it is further agreed the policy herein applied for shall be accepted subject to the leges and provisions therein contained, and said policy shall take effect until the same shall be issued and delivered by the Company, and the first premium paid thereon in full, while my th is in the same condition as described in this application.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE that all the statements and answers to e questions are complete and true, and I agree that they shall e part of the contract of insurance applied for.

20 PAYMENT (FIRST YEAR TERM AND 19 PREMIU LIFE 5 YEAR DIVIDEND POLICY WITH TOTAL AND PERMANENT DISABILITY BENEFITS

No. 99999. AGE
AMOUNT $10,000. PREMIUM $36

RELIANCE LIFE INSURANCE COMPANY OF PITTSBURGH, PENNSYLVANIA.

JAMES H. REED, President.

Promises to Pay upon receipt at the Home Office of Company in Pittsburgh of due proof of the death of *Richard Roe* of *Pittsburgh,* County of *Allegheny,* State of *Pennsylva* herein called the Insured, if the death of the Insured oc within one year from the date hereof or subsequently if this C tract be renewed and be in full force, to *Mary A. Roe, W* Beneficiary, with right of revocation, the sum of *Ten Thous* Dollars, less any indebtedness hereon to the Company and unpaid portion of the premium for the then current policy yea

All insurance provided by this policy is based upon the ap cation therefor, a copy of which is hereto attached and mad part of this Contract, and the payment of the annual premium *Three Sixty-two* Dollars and *Ten* cents on the *Tenth* day of *Feb ary, 1913,* as the premium for one year's insurance, the payment the first annual premium being hereby acknowledged; and policy will be renewed as a Limited Payment Life Policy upon further payment of a like amount on or before the *Tenth* day *February* in each and every year hereafter until *Twenty* full ye premiums including the first shall have been paid after which further premiums will be required. The first year's insura under this policy is term insurance. The privileges, conditi and provisions on the succeeding pages of this policy are mad part of this Contract as fully as if stated over the signatu hereto affixed.

In Witness Whereof, the Company has caused this po to be executed this *Tenth* day of *February* in the year one th sand nine hundred and *thirteen.*

H. G. SCOTT, *Secretary.* JAMES H. REED, *Presiden*

PRIVILEGES, CONDITIONS AND PROVISIONS.

CHANGE OF BENEFICIARY.—The Insured, subject to any exis assignment of the policy, may designate a new beneficiary by fi written notice thereof at the Home Office of the Company acc panied by the policy for suitable endorsement thereon. If any be ficiary shall die before the Insured and the Insured shall not h designated a new beneficiary, the interest of such beneficiary s be payable to the Insured, *his* executors, administrators or assi

PREMIUMS.—All premiums are payable in advance at Home Office, or to an agent of the Company upon delivery o receipt signed by the President or Secretary of the Company countersigned by said Agent. A grace of one month, or thirty- days, subject to an interest charge at the rate of five per cent per annum shall be granted for the payment of every premium af the first, during which period the insurance shall continue in fo If the Insured shall die during the days of grace, the overd premium will be deducted from any amount payable hereon in a settlement hereunder. Except as herein provided the payment o

emium or installment thereof shall not maintain the policy in rce beyond the date when the next premium or installment thereof payable.

SELF DESTRUCTION.—Self destruction during the first policy year, hether the Insured be sane or insane, is a risk not assumed by e Company, but in such case the Company will return, in full, all emiums actually received.

INCONTESTABILITY.—This policy contains no restrictions upon he Insured in respect to occupation, residence or travel from date issue. The policy and the application therefor, a copy of which hereto attached, constitute the entire contract between the parties d shall be incontestable after one year from its date, except for -payment of premiums. All statements made by the Insured in d application shall, in the absence of fraud be deemed representa- s and not warranties, and no such statement shall avoid the icy unless it is contained in the written application hereof, a copy which is hereto attached.

If the age of the Insured has been mis-stated, the amount pay- le hereunder shall be such as the premium paid would have pur- ased at the correct age.

PARTICIPATION.—If the Insured be living, and premiums have n paid for *Five* full years, the Company will pay the first dis- butive share of surplus apportioned during the same period to s class of policy on the *Tenth* day of *February*, 19*18*, and subse- nt shares of distributive surplus shall be payable every *Fifth* r thereafter. The dividends shall be available to the Insured or igns under one of the following options:

1st.—Drawn in Cash; or,

2nd.—Left with the Company, in which case compound interest the rate of three and one-half per centum per annum will be owed thereon; or,

3rd.—Applied toward the payment of any premium or premi- s; or,

4th.—Applied to purchase paid-up additions to the policy. If option has been made, the dividend shall be applied under the *urth* option.

LOANS.—After three full years' premiums have been paid, the mpany at any time, while this policy is in force, will advance, on pper assignment of this policy and on the sole security thereof, at rate of interest not greater than five per centum per annum, hich interest if not paid annually shall be added to the principal d bear the same rate of interest, a sum equal to, or, at the tion of the owner of the policy, less than, the reserve at the end the current policy year on this policy and on any dividend addi- ns thereto, computed according to the American Experience Table Mortality and interest at the rate of three and one-half per ntum per annum, less not more than two and one-half per centum the amount insured by this policy and of any dividend additions ereto.

The Company, however, will deduct from such loan value any sting indebtedness to the Company on the policy and any un- d balance of the premium for the current policy year, and may lect interest in advance on the loan to the end of the current icy year. Failure to repay any such advance or to pay interest all not avoid this policy unless the total indebtedness hereon to e Company shall equal or exceed such loan value at the time of ch failure and until one month after notice shall have been lled by the Company to the last known address of the Insured d of the assignee, if any. No condition other than as herein pro- ded shall be exacted as a prerequisite to any such advance.

ASSIGNMENT.—No assignment of this policy shall be binding on the Company, until it be filed with the Company at its said me Office. The Company assumes no responsibility as to the lidity of any assignment.

OPTIONS ON SURRENDER OR LAPSE.—After this policy shall have een in force three full years, the owner, within one month after ny default, may elect (a) to accept the value of this policy in

cash, or (b) to have the insurance continued in force from dat default, without future participation and without the right to lo for its face amount, including any outstanding dividend additi less any indebtedness to the Company hereon, or (c) to purcl non-participating paid-up insurance, payable at the same time on the same conditions as this policy. The cash value will be reserve at the date of default on this policy and on any divi additions thereto, computed according to the American Experi Table of Mortality and interest at the rate of three and one- per centum per annum, less not more than two and one-half centum of the amount insured by this policy and of any divi additions thereto, and less any existing indebtedness to the Comp on this policy. The term for which the insurance will be contir or the amount of the paid-up policy will be such as the cash v will purchase as a net single premium at the attained age of Insured according to the American Experience Table of Mort and interest at the rate of three and one-half per centum per num. If the owner shall not, within one month from default, render this policy to the Company at its Home Office for a surrender value or for paid-up insurance as provided in options and (c), the insurance will be continued as provided in option

The figures in the following table are computed in accord with the above provisions and upon the assumption that there i indebtedness on the policy, and that there are no outstanding d dend additions.

NON-FORFEITURE TABLE.

At end of	Cash or Loan	Automatic Extension		Paid-u Insuran
		Years	Months	
3rd Year	$380	4	4	$ 960
4th "	580	6	8	1450
5th "	850	9	9	2090
6th "	1090	12	2	2620
7th "	1370	14	6	3210
8th "	1640	16	6	3760
9th "	1910	18	1	4290
10th "	2190	19	6	4820
11th "	2490	20	9	5340
12th "	2790	21	10	5860
13th "	3100	22	10	6380
14th "	3430	23	9	6900
15th "	3770	24	8	7410
16th "	4120	25	9	7930
17th "	4480	26	11	8440
18th "	4860	28	4	8960
19th "	5250	30	7	9470
20th "	5660	Life		10000

The first year's insurance under this policy is term insura

All values for years subsequent to the twentieth will be eq to or equivalent to the entire reserve of the policy. Figures later years will be furnished upon request.

REINSTATEMENT.—If default be made in premium payments the policy has not been surrendered to the Company and c celled, it may be reinstated at any time within three years, p vided the Insured shall furnish evidence of good health satisfact to the Company, and pay all overdue premiums to date of re statement, with interest thereon at five per centum per annum.

OPTIONS AT MATURITY.—The Insured, by written notice to Company at its Home Office, and with the written consent of assignee, if any, may elect to have the net sum payable under t policy paid either in cash or as follows:

(1) By the payment of interest thereon at three and one-h per centum per annum, payable annually, to the payee under this pol

the end of each year during the life of the payee, and by the yment upon the death of the payee of the said net sum and crued interest to the executors, administrators, or assigns of the yee, unless otherwise directed in said notice.

(2) By the payment of equal annual installments for a speci- d number of years, the first installment being payable immedi- ely, in accordance with the following table for each $1,000 of said et sum.

(3) By the payment of equal annual installments payable at e beginning of each year for a fixed period of twenty years and r so many years longer as the payee shall survive in accordance th the following table for each $1,000 of said net sum.

Installments payable under options (2) or (3) which shall not ve been paid prior to the death of the payee, shall be paid, un- s otherwise directed in said notice, to the executors, administra- rs or assigns of the payee.

If the Insured shall not have directed otherwise the benefi- ry may, after the death of the Insured, by like written notice, d with the written consent of the assignee, if any, select either of e above options.

Unless otherwise specified by the Insured the payee may on any erest date receive the amount yet due under option (1), and y at any time receive the commuted value of payments yet to be de, computed upon the same basis as option (2) in the following ble, provided that no such commutation will be made under (3), cept after the death of the payee occurring within the aforesaid nty years.

TABLE OF INSTALLMENTS FOR EACH $1,000.

OPTION 2.		OPTION 3.					
NUMBER OF ANNUAL INSTALLMENTS	AMOUNT OF EACH INSTALLMENT	AGE OF BENEFICIARY AT DEATH OF INSURED	AMOUNT OF EACH INSTALLMENT	AGE OF BENEFICIARY AT DEATH OF INSURED	AMOUNT OF EACH INSTALLMENT	AGE OF BENEFICIARY AT DEATH OF INSURED	AMOUNT OF EACH INSTALLMENT
2	$500 00	10	$43 34	30	$46 30	50	$50 07
3	344 00	11	43 40	31	46 76	51	50 35
4	263 04	12	43 67	32	47 17	52	50 64
5	213 05	13	43 78	33	47 60	53	51 17
6	181 28	14	43 94	34	48 04	54	50 31
7	158 01	15	44 13	35	48 51	55	50 60
8	140 80	16	44 34	36	49 00	56	50 43
9	127 03	17	44 56	37	49 50	57	54 00
10	116 13	18	44 77	38	50 02	58	54 54
11	107 34	19	45 00	39	50 57	59	55 04
12	99 36	20	45 24	40	51 13	60	55 30
13	92 73	21	45 50	41	51 71	61	55 50
14	86 47	22	45 76	42	52 31	62	55 50
15	81 00	23	46 04	43	52 93	63	56 00
16	76 03	24	46 30	44	53 56	64	56 04
17	71 47	25	46 58	45	54 21	65	56 94
18	67 36	26	46 86	46	54 87	66	57 30
19	63 74	27	47 20	47	55 55	67	57 50
20	60 70	28	47 60	48	56 21	68	57 50
21	57 17	29	47 96	49	56 90		
22	54 00						

TOTAL AND PERMANENT DISABILITY.—If the Insured has not at- ned the age of sixty years after one full annual premium has n paid and before a default in the payment of any subsequent mium, this policy will become fully paid up, requiring no further yment of premiums by the Insured, provided evidence, satisfactory the Company, shall be furnished by the Insured that he has be- me totally and permanently disabled for life by bodily injury or ease, and is thereby prevented from performing any and every d of duty pertaining to his occupation or any other occupation gainful pursuit. On receipt of such evidence the Company will dorse the proper provision hereon. In such event the cash, loan d surrender values shall increase from year to year, and this licy shall participate in any distribution of surplus in its class like manner as if the premiums had been regularly and duly id by the Insured.

During the period of total and permanent disability, and at any me one year after the premium anniversary date first following

the date of such disability, the Company will, at the request o insured and beneficiary or assignee, if any, pay a monthly in amounting to 1% of the face value of the policy, if there b existing indebtedness, or if there be such indebtedness, 1% o face value of the policy less such indebtedness; such paymen continue until the total amount of payments made shall equa face of the policy, less all indebtedness, if any, at which tim Company's liability under this contract shall cease. In the eve the death of the Insured before the full amount of this policy been paid to the Insured, beneficiary or assignee, the Company pay the remaining amount due under this contract upon due p of death. The cash, loan and surrender values will bear the proportion to the full cash, loan and surrender values state table, on page 2, as the remaining amount of insurance under contract bears to the original amount of insurance.

If, however, the Insured shall recover, so as to be able to gage in any occupation for wages or profit during the pren payment period, or before the full amount of the policy is paid shall then be required to pay all premiums becoming due u this contract after the date of recovery, and the liability of Company will be limited to the face of the policy less all ments made to the Insured and less all indebtedness thereon.

The.....Annual premium for this clause is *$5.00* and i cluded in the whole premium charged for this policy, and clause may be cancelled at any time by the Insured, and there the Disability Insurance shall cease and the premium on this p shall be reduced by the amount named herein, provided the p be returned to the Company for proper endorsement.

Agents are not authorized to modify this policy or to ex the time for paying a premium.

APPLICATION.

I hereby declare and agree that all statements and ans written in this application marked Part I, and all those th make to the Company's Medical Examiner marked Part II, true, full and complete and are offered to the Company as a sideration for the contract of insurance, which I hereby agre accept, and which shall not take effect until the first prem shall have been actually paid, while I am in good health, and policy shall have been signed by the duly authorized officers of Company and issued. I also agree that in any distribution of plus, or apportionment of profits, the principles and methods w may then be in use by the Company for such distribution or ap tionment, and its determination of the amount equitably belon to any policy which may be issued under this application, shal and are hereby ratified and accepted by all parties having or cl ing any interest thereunder.

MEDICAL EXAMINER'S FORM.

I declare, on behalf of myself and of any person who s have or claim any interest in any policy issued hereunder, eac the above answers to be full, complete and true, and that I concealed nothing from the Examiner and that to the best of knowledge and belief I am in good health and am a proper sub for life insurance.

I expressly waive, on behalf of myself and of any person shall have or claim any interest in any policy issued hereunder, provisions of law forbidding any physician or other person who attended or examined me, or who may hereafter attend or exan me, from disclosing any knowledge or information which he the acquired.

PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE POLICY, NONPARTICIPATING, WITH
DISABILITY BENEFITS.

o. 99999. AGE 35.
MOUNT $10,000. ANNUAL PREMIUM $309.40.

ESERVE LOAN LIFE INSURANCE COMPANY
INDIANAPOLIS, INDIANA.

Hereby Promises and Agrees to Pay *Ten Thousand* Dol-
s, at the Home Office of the Company, to *Mary Doe, Wife* of
e insured, within twenty-four hours after receipt of due proof
the death of *John Doe* (hereinafter called the Insured) of
dianapolis, County of *Marion,* State of *Indiana.*

This Policy is issued in consideration of the payment in
rance of *Three Hundred Nine and* 40/100 Dollars. It will be
ntinued as a limited payment life policy upon the further pay-
nt of a like amount on or before 12 o'clock, noon (Central
ndard Time), of the *Twentieth* day of *August* in each year
reafter until *Nineteen* additional annual premiums have been
d or until the prior death of the insured.

The insured may change the beneficiary named herein, pro-
ed this Policy has not been assigned. Such change will take
ect when endorsed hereon by the Secretary of the Company.

Upon the prior death of any beneficiary named herein, the
ount which would have been payable to such deceased bene-
ary or beneficiaries shall be payable to the executors, adminis-
tors or assigns of the insured.

This Policy shall not take effect unless the insured is alive
d in good health at the time of its delivery; nor then unless
first premium has been paid.

All the conditions stated on the back of this Policy are
eby referred to and made a part of this contract as fully as
hey were recited at length over the signatures hereto affixed.

STATE OF INDIANA
FICE OF AUDITOR OF STATE } Seal

Indianapolis, *Aug.* 1, 1912.

I, *W. H. O'Brien,* Auditor of the State of Indiana, do hereby
tify that the Reserve Loan Life Insurance Company of In-
napolis, Indiana, has complied with the laws of the State of
iana, and maintains with this Department a deposit of the
al reserve on its policies as required by law.

WM. H. O'BRIEN,
Auditor of State.

In Testimony Whereof, the Reserve Loan Life Insurance
mpany has caused this Policy to be signed by its President and
retary, at Indianapolis, Indiana, this *Twentieth* day of *August*
e Thousand Nine Hundred and *Twelve.*

. K. BELLIS, CHALMERS BROWN,
Secretary. *President.*

or the Company.....

PRIVILEGES AND CONDITIONS.

This contract is absolutely free from conditions as to resid occupation, travel or place of death, and no permit or e premium will be required for military or naval service in tim war or in time of peace.

TABLE OF GUARANTEED VALUES.

Annual Premiums Paid	Cash or Loan Value.	Paid-up Insurance.	Insurance Exten	
			Years	Mont
1	....	....	0	1
2	$210	$540	1	2
3	420	1080	4	1
4	650	1620	6	5
5	880	2160	8	7
6	1130	2700	10	0
7	1380	3230	12	1
8	1640	3760	14	2
9	1910	4290	16	0
10	2190	4820	17	7
11	2490	5340	19	0
12	2790	5860	20	2
13	3100	6380	21	0
14	3430	6900	22	0
15	3770	7410	23	2
16	4120	7930	24	1
17	4480	8440	25	2
18	4860	8960	26	5
19	5250	9470	27	11
20	5660	10000	For	Life.

The reserve on this policy and all surrender values contai therein are based on the American Experience Table of Morta with three and one-half per cent interest, and in no case does surrender charge amount to more than two and one-half per of the amount insured hereby. The first year's insurance u this Policy is term insurance, purchased by the whole or par the premium to be received during the first policy year, and Policy shall be valued according to its terms and the laws of State of Indiana.

In the event of no indebtedness hereon, the values in the a Table will apply. Any indebtedness may be paid in cash and values in the Table will then apply, or if not so paid, the cash loan values will be reduced by the amount of the indebtedness; paid-up values will be reduced in the ratio of the indebtedness to reserve on the Policy; and the extended insurance shall be fo long a term as the balance, left after deducting the indebted from the net value of the extended insurance as shown in Table, will purchase as a net single premium. Premium paym for fractional parts of a year, if any, will increase the values the Table in proportion to the increase in the value of the rese thereon. Values after twenty years shall be equivalent to the reserve on this policy.

LOAN VALUE.—At any time after one year from the date he and while this Policy is in force, the Company will, within ni days after receipt of written request by the Insured, loan upon sole security of this Policy up to the amount indicated in the Ta of Guaranteed Values opposite the current policy year. The C pany will require a satisfactory assignment of the Policy as sec ity, and will deduct from the loan any existing indebtedness on secured by this Policy, any unpaid balance of the premium for current policy year and interest at the rate of five per cent

nnum to the end of the current policy year. Failure to pay any an or interest thereon shall not avoid this Policy unless the total debtedness to the Company shall equal or exceed the legal re- rve on this Policy, nor until thirty-one days after legal notice all have been mailed by the Company to the last known address the Insured, and assignee, if any, if such assignee has notified e Company of his address.

CASH VALUE.—At any time after two annual premiums have en paid hereon and within one month from date of default in pay- ent of any premium, the Company will, within ninety days after ceipt of written request by the Insured, with a full and valid sur- nder of this Policy and all claims hereunder, pay a cash surrender lue as indicated in the Table of Guaranteed Values opposite the mber of years for which annual premiums have been paid.

PAID-UP INSURANCE.—At any time after two annual premiums ve been paid hereon and within one month from date of default payment of any premium, the Company will, upon written re- est by the insured, convert this Policy into paid-up non-partici- ting insurance in the sum shown in the Table of Guaranteed lues, opposite the number of years for which annual premiums ve been paid.

EXTENDED INSURANCE.—At the expiration of one year from the te hereof, if any subsequent premium be not paid when due, the mpany will, without action on the part of the Insured, extend s Policy as non-participating term insurance, without loan or h values, for the term provided in the Table of Guaranteed lues, opposite the number of years for which annual premiums ve been paid.

INCONTESTABLE.—If the premiums are duly paid as required, s Policy shall be incontestable after it has been renewed beyond first year.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty-one days thout interest), during which time this Policy will remain in ce, will be allowed for the payment of any annual, semi-annual quarterly renewal premium: provided, that if the insured shall within such period of grace the unpaid premium for the current cy year will be deducted in any settlement under the Policy.

RENEWAL PREMIUMS.—Renewal premiums are due and payable advance at the Home Office of the Company, in the City of dianapolis, Indiana, or to a designated collector, but in any case y in exchange for the Company's receipt therefor, signed by the retary and countersigned by such collector. Upon default in ment of any premium, or any note or interest thereon, this licy shall be null and void and all premiums forfeited to the mpany, except as herein provided.

REINSTATEMENT.—If this Policy shall lapse because of default ayment of premium, or any note or interest thereon, it may be stated at any time, upon payment of overdue premiums with rest compounded at five per cent per annum, subject to evi- ce of good health satisfactory to the Company.

POLICY TO CONTAIN ENTIRE CONTRACT.—This Policy and the lication herefor (a copy of which application is attached hereto) ll constitute the entire contract between the parties hereto. All tements made by the Insured shall, in the absence of fraud, be med representations and not warranties, and no statement made the Insured shall avoid this Policy unless it is contained in the itten application therefor. No action at law or suit in equity ll be commenced or maintained hereon nor recovery had, unless h action or suit is commenced within five years after the cause action shall accrue.

PROOFS OF DEATH.—Proofs of death of the Insured and of the erest of the claimant must be furnished to the Company at its me Office in the City of Indianapolis, Indiana, within five years er the death of the Insured. Failure to furnish such proof in h time shall render void all claims on this Policy. Any indebt- ness, including any balance of the current year's premium re- aining unpaid, will be deducted in the settlement thereof.

MISSTATEMENT OF AGE.—If the age of the Insured was stated in the application on which this Policy was issued amount payable shall be the insurance which the premium would have purchased at the correct age of the insured.

ASSIGNMENT.—No assignment of this Policy shall be bi upon the Company unless it be filed with the Company at its I Office in the City of Indianapolis, upon blanks furnished by Company. The Company assumes no responsibility as to the ity of any assignment.

NOTICES.—All notices required by law, which shall be addr and mailed to the Insured, or assignee, if any, at the last post address as it appears on the books of the Company, shal deemed, and for all purposes held to be, sufficient notice.

RISKS NOT COVERED.—In the event of death of the Insured in one year from the date hereof by his or her own hand, wh he or she at the time be sane or insane, the amount payable be limited to the premiums which have been paid on this Po

INSTALMENT BENEFITS.

OPTION 1.—This Policy is issued payable in one sum at death of the Insured, but the Insured may at any time, while Policy is in force and unassigned, change the manner of such ment by one sum to payment by monthly or annual instalme the first instalment to be paid at same time as cash settlement w otherwise have taken place, and each succeeding instalment t paid on like date in each month or year thereafter until all in ments shall have been paid. On this plan the Company will in lieu of each One Thousand Dollars of insurance herein provi the following amounts:

$1,062.50 divided into fifty monthly instalments of.....$21.25 e
$1,125.00 divided into one hundred monthly instalments of 11.25 e
$1,138.00 divided into ten annual instalments of.....113.80 e
$1,219.50 divided into fifteen annual instalments of..... 81.30 e
$1,305.00 divided into twenty annual instalments of..... 65.25 e

OPTION 2.—In lieu of a cash settlement under this Policy Insured may, at any time while this Policy remains in force unassigned, have the option of securing from the Company an stalment policy; the amount of the instalment to be determi by the age of the beneficiary at the death of the Insured, and the following table of instalments for each One Thousand Doll principal sum insured. Twenty instalments at least will be p but instalments will continue during the lifetime of the beneficia The first instalment will be paid at the same time as cash set ment would otherwise have taken place, and each succeeding stalment on like date of each year thereafter during the lifeti of the beneficiary. If the beneficiary should die before the com tion of the twenty instalment payments, the unpaid instalments be paid thereafter to the executor, administrator or assigns of beneficiary.

Age of Beneficiary at Death of Insured.	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary.	Age of Beneficiary at Death of Insured.	20 Annual Instalments Certain with Continuous Instalments During Life of Beneficiary.
20	$41	43	$49
21	41	44	49
22	41	45	50
23	41	46	50
24	41	47	51
25	42	48	51
26	42	49	52
27	42	50	52
28	43	51	52
29	43	52	53
30	43	53	53
31	44	54	53
32	44	55	54
33	44	56	54
34	45	57	54
35	45	58	54
36	46	59	55
37	46	60	55
38	47	61	55
39	47	62	55
40	48	63	55
41	48	64 or over	55
42	48		

Premiums on this Policy may be paid annually, rate $374.30; semi-annually, rate $194.60; quarterly, rate $99.20.

This is to Certify that the Reserve Loan Life Insurance Company of Indianapolis, Indiana, will pay to the beneficiary under Policy No. 99,999 issued by said Company, the sum of One Hundred Dollars immediately upon the receipt of this Certificate, in the event of the death of said Insured while said Policy is in force for the full face amount thereof; provided this Certificate is accompanied by an affidavit stating the fact of the death of the Insured hereunder, and the time, place and cause thereof, duly executed by the said beneficiary and by the Judge or Clerk of any Court of record of the County in which the said Insured resides at the time of his death, or by any reputable physician, clergyman in good standing or postmaster residing in said county. The said payment shall apply on account of any amount due under said Policy and being made in advance of the receipt of proofs of death, is made and accepted without any admission by the Company of its liability under said Policy.

Countersigned by.....

For the Secretary.

RESERVE LOAN LIFE INSURANCE COMPANY.

J. K. BELLIS, Secretary. CHALMERS BROWN, President.

DOUBLE INDEMNITY AND TOTAL DISABILITY.

In consideration of the payment of twenty cents per thousand insurance, which is included in the premium named on the face of this Policy,

If fatal injuries are sustained by the Insured while riding as a passenger and being within any railway passenger car using steam or electricity as motive power, or in a passenger elevator, licensed for the regular transportation of passengers, or are caused by the burning of a building while the Insured is therein, the amount payable to the beneficiary under this policy shall be double the principal sum insured hereby; Provided, that no fatal injury sustained while getting on or off or being upon the step or steps or

platform of any railway, or street railway car, shall be covered this double indemnity clause; or,

Should the Insured suffer an injury through external, vio and accidental means, resulting in the severance of both hand or above the wrist; or the severance of both feet at or above ankle; or the severance of one hand and one foot at or above wrist and ankle; or the total loss of the sight of both eyes; or total loss of the sight of one eye and the severance of one hand or above the wrist; or the total loss of the sight of one eye and severance of one foot at or above the ankle; the Insured shall deemed totally disabled, and the full amount insured by this Po shall be payable to said Insured upon due proof of such disabi and the surrender of this Policy for cancellation.

The Insured may cancel this double indemnity and total ability insurance on any anniversary of this Policy, and after s cancellation the premium named on the face hereof shall be redu by the premium charged therefor; or it will be automatically c celled when premiums cease to be paid.

Attached to and forming part of Policy No. 99,999 issued by the Res Loan Life Insurance Company.

Examined by.....

APPLICATION.

I hereby agree that all provisions of law forbidding any ph cian who has attended or who may attend me, from disclosing and all information which he has or may acquire by such atte ance, are hereby expressly waived; that in any distribution of plus, the principles and methods which may then be in use by Company for determination of the amount and its apportionm are hereby accepted; that the policy shall not take effect unle am alive and in good health at the time of its delivery to me; then unless the first premium is paid in cash or a note for ex sion of time for such payment is accepted by the Company at Home Office in Indianapolis, Indiana, and that the method or of conducting the business of said Company may at any time changed to such plan as may be provided by any law of the S of Indiana relating to Life Insurance Companies. I hereby a that each statement made herein and in Part 2 of this applica by whomsoever they be written, are full, true and complete, that each of the same is material to the risk.

I certify that the above declaration was made by the applic and that I witnessed his signature thereto.

..... Soliciting Agent.

MEDICAL EXAMINER'S FORM.

I hereby declare each of the above answers to be full, comp and true and material to the risk.

D PAYMENT (FIRST YEAR TERM AND 19 PREMIUMS)
LIFE POLICY.

o. 99,999. AGE, 35.
MOUNT, $10,000. PREMIUM, $368.00.

HE ROYAL UNION MUTUAL LIFE INSURANCE COMPANY,
DES MOINES, IOWA.

AGREES TO PAY *Ten Thousand* Dollars, at its home office to *ara D. Moines (wife of insured)*, Beneficiary, if living, (with —right of revocation), otherwise to the executors, admin-trators or assigns of the insured, within sixty days after e receipt of due proofs of the death of *Graydon D. Moines*, e Insured, during the term of one year from the date here- The first year's insurance under this policy is term in-rance.

The consideration for this insurance shall be the declara-ons, answers and agreements made in the application for this icy, a copy of which shall be endorsed hereon, or attached reto, and made a part thereof, and the payment of *Three ndred Sixty-Eight* and *no* Dollars in advance on the *1st* y of *August*, 19*10*.

In consideration of the said application, and the payment like amounts on the same dates in the succeeding nineteen ars or until the prior death of the Insured, this insurance all continue after the first year until the death of the In-red.

OPTIONAL LIFE ANNUITY.

On the anniversary nearest the age of 65 of the Insured, is policy may be surrendered, and the reserve will then pur-ase an annuity of *$820.00*, payable annually during the life the Insured; the first payment to be deferred one year.

The legal net value of this Policy as determined by the state Iowa, is deposited with said state in approved interest bear-g securities.

Under the requirements of the laws of Iowa, this deposit is creased each year as the net liability upon this Policy in-eases.

The general conditions and benefits stated on the following ges hereof are hereby made a part of this contract as fully s if recited over the signatures hereto affixed.

Signed, sealed and issued in the city of Des Moines, Iowa, is *1st* day of *August*, 19*10*.

DNEY A. FOSTER, *Secretary.* FRANK D. JACKSON, *President.*

CONDITIONS, BENEFITS AND PRIVILEGES.

THE CONTRACT.—This policy and the application therefor, taken gether, constitute the entire contract, which cannot be varied nor

any of its terms waived, except in writing, endorsed hereon signed at the Home Office by the President or Secretary of the C pany, whose authority for this purpose shall not be delegated. it is agreed that there are no erasures on this contract as iss and no part or parts of its printed or written context stricken or altered. No agent can make, alter or discharge this contrac vary or extend its terms. All statements of the insured in his plication shall, in the absence of fraud, be deemed representat and not warranties, and no such statement shall void this po unless it be contained in the written application therefor, an copy of such application be attached to the policy when issued.

PREMIUM PAYMENTS.—Each premium is due and payable noon on the dates specified, at the Home Office of the Company may be paid elsewhere only to an authorized collector in excha for the Company's receipt signed by its President or Secretary countersigned by said collector. If such payments are not mad accordance herewith, all insurance and rights hereunder, ex such as are hereinafter provided for, shall be forfeited wit notice of forfeiture or special action on the part of the Compan

GRACE IN PAYMENT OF PREMIUMS.—After this policy shall h been in force one year, thirty-one days of grace shall be allo in the payment of premiums, during which period the prem shall be subject to an interest charge at a yearly rate of six cent. If death occurs during said period the amount of the un premium, with interest shall be deducted from the amount pay hereunder. No agent or collector can extend the time for payn of premiums nor make any binding agreement in relation there

REINSTATEMENT.—At any time after default in payment of mium hereon, or after any non-forfeiture or surrender value op (except cash surrender value) herein given, shall have been ta this policy may be reinstated to its original form and amount payment to the Company of arrears of premiums with interest the rate of six per cent. per annum, and payment or reinstatem of any indebtedness existing against the policy at the time of default, with interest at six per cent.; provided that evidence insurability, satisfactory to the Company, be furnished, (with expense to the Company.)

CHANGE OF BENEFICIARY.—If the right of revocation has b reserved, or in case of the death of the designated beneficiary, insured may at any time while the policy is in force, and sub to any existing assignment of the policy, designate a new benefic (with or without the right of revocation) by filing written req therefor at the Home Office. together with this policy; such cha to take effect on the endorsement thereof on the policy by Company.

ASSIGNMENT OF POLICY.—No assignment hereof shall be bind upon the Company unless a duplicate original thereof shall h been filed at the Home Office. Assignment blanks will be furnis upon application. Proof of interest may be required when the icy becomes payable or when any settlement thereof or thereun is demanded. The Company does not guarantee the validity of assignment.

EXISTING INDEBTEDNESS DEDUCTED.—Any existing indebtedn to the Company, including any balance of the premium for the t current insurance year remaining unpaid, shall be deducted in settlement of this policy, or of any benefit or option thereunder.

LOANS.—At the end of the third or any subsequent policy ye there being no default in any payment, the Company will loan, proper assignment and delivery to it of this policy and on the s security thereof, a sum equal to, or at the option of the owner this policy, less than the cash surrender value at the end of su policy year, deducting therefrom interest in advance for one y and all other indebtedness to the Company on said policy. S loan shall bear interest at the rate of six per cent. per annu

hich, if not paid when due shall be added to the existing loan and ar interest at the same rate. Failure to repay said loan or pay terest thereon shall not void the policy unless the total indebtedess upon such loan and policy shall equal or exceed the cash value reunder, in which event and whereupon the policy shall cease and ecome void.

INCONTESTABILITY.—After one year from date hereof, this policy all be incontestable except for non-payment of premiums.

MISSTATEMENT OF AGE.—If the age of the insured has been isstated, the amount payable hereunder shall be such as the preium paid would have purchased at the true age.

SELF-DESTRUCTION.—In case of self-destruction of the insured hile sane or insane, within one year from date of this policy, the mpany will pay to the beneficiary, on satisfactory proof of death the insured, and the surrender of the policy, fully receipted, ten r cent. of the face hereof.

VALUATION FOR RESERVES.—The reserve on this policy shall be lued by the preliminary term method in accordance with the ws of Iowa, except valuations may be varied to comply with the ws governing valuations for the states in which such policies are livered; but the basis shall be the American Experience Table of rtality and three and one-half per cent. interest.

FREEDOM FROM RESTRICTION.—This policy is absolutely free om restrictions as to residence, travel or occupation, from the e of its issue, except engagement at any time in military or val service during war. Such engagements shall require the writ- permission of the Company and the payment of an extra preum, at the established rate, while so engaged. In case of death ring such engagement and without the Company's written permisn, the liability of the Company hereunder shall be limited to the ount of the then legal reserve on this policy.

GUARANTEED SURRENDER VALUE AND NON-FORFEITURE BENEFITS. At the end of the third or any subsequent policy year, premiums ving been paid in full to the end of such year, and on default in ment of a subsequent premium or at any time within the period grace thereafter, the owner of this policy shall be entitled to any e of the following Guaranteed Surrender Value and Non-Forfeit- e Benefits, the amounts of the same being stipulated in the table en below, for the number of full years for which premiums shall ve been paid, the net value of which shall not be less than the al reserve on the policy and any existing additions thereto at e end of such years, computed by the American Experience Table Mortality and three and one-half per cent. interest, less a sum not more than two and one-half per centum of the amount inred by the policy and of any existing additions thereto; (a) the sh values stipulated herein shall be at least equal to the sums ich would otherwise be available for the purchase of paid-up inrance under options (b) and (c) ,and shall be paid on surrender the policy to the Company, properly receipted; (b) the policy, presentation thereof to the Company for endorsement and on itten request of the Insured, will be continued in force for the l amount of insurance hereunder and without further payment of emiums or medical re-examination and without the right to loans dividends, for the period specified herein; (c) the policy, on prentation thereof to the Company for endorsement, will be continued force for the reduced amount of nonparticipating paid-up insurce stipulated herein, payable as originally provided.

If no choice of other options has been made, option (c) shall come effective without action on the part of the Insured; and enever presented the policy shall be so endorsed.

If quarterly or semi-annual premiums have been paid for onearter, one-half or three-quarters of a year beyond the end of the ird year or of any year thereafter, the cash, paid-up, or extended surance values shown herein will be proportionately adjusted as llows; one quarter, one-half or three-quarters of the difference

between the value or extended insurance period for the end of previous year and the value or period for the next year shall added to the value or period for the previous year.

The figures in the following table are computed in accord with the above provisions and under the assumption that the no indebtedness on the policy, and that all dividends have drawn in cash.

TABLE OF GUARANTEED LOAN AND SURRENDER VA AND NON-FORFEITURE BENEFITS.

Policy Year	Reserve	Surrender Charge	Cash or Loan Values	Paid-up Ins. Values	Extended Term Ins.		Policy Year	Cash or Loan Values (Full Res've)	Paid-up Ins. Values	Exten Term
					Yrs.	Mos.				Yrs.
3	$428	$55	$ 373	$ 950	4	3	12	$2795	$5870	21
4	654	48	606	1510	6	11	13	3109	6390	22
5	889	41	848	2070	9	7	14	3435	6900	23
6	1132	34	1098	2620	12	1	15	3772	7420	24
7	1384	25	1359	3180	14	5	16	4122	7930	25
8	1646	17	1629	3730	16	4	17	4485	8450	26
9	1918	9	1909	4280	18	0	18	4862	8960	28
10	2200	..	2200	4820	19	6	19	5254	9480	30
11	2492	..	2492	5350	20	9	20	5662	10000	Paid

DIVIDENDS.—In accordance with the method adopted by Company for the calculation and distribution of all dividends surplus, the Company will annually determine and account for portion of the divisible surplus to be allotted to this policy, be ning not later than the end of the second policy year, and at end of each.....year thereafter.

The insured shall have the option, on any anniversary of policy after the second of having any dividends which may the available paid or applied as follows; (a) Paid in cash, or (b) plied to the reduction of any premiums, or (c) Applied as a si premium at the attained age at the Company's rates then in fo without medical examination, to purchase additional participa insurance, or (d) Left with the Company to accumulate to credit of the policy with interest at the rate of three and one- per cent. per annum, in which case the accumulation shall be able at the death of the insured or may be withdrawn in cas any anniversary of the policy. If the insured shall not chosen options (b). (c) or (d), within thirty-one days from time the dividends are declared, the same shall be paid in cash, if required by the laws of the state in which this policy is delive option (c) shall become effective.

OPTIONS AT THE DEATH OF THE INSURED.—The Insured by w ten notice to the Company, at its Home Office, and with the wri consent of the assignee and irrevocable beneficiary, if any, elect that the net sum payable under this policy at the death of Insured shall be payable either in cash or as follows:

Option 1. On demand of the beneficiary or at the death of beneficiary, as may be directed by the Insured in the said not interest on the said net sum, at the rate of three and one-half cent, to be paid by the Company annually to the beneficiary u the said net sum is paid on the said demand or death.

Option 2. By the payment of equal annual instalments fo specified number of years to the beneficiary or executors then the first instalment being payable immediately, in accordance w the following table for each $1,000 of the said net sum. (See ta option 2 below.)*

Option 3. By the payment of equal annual instalments, first instalment being payable immediately, for a fixed period twenty years, to the beneficiary or executors thereof, the said

al payments to continue during the life of the beneficiary after e said fixed period. (See table, option 3 below.)†

Unless otherwise specified by the Insured, the beneficiary may, any interest date, receive the amount of the said net sum yet e, under Option 1, or may, at any time receive the commuted lue of payments yet to be made, computed upon the same basis Option 2 in the following table, provided that no such commu- tion will be made under Option 3 except after the death of the neficiary occurring within the aforesaid twenty year.

OPTION 2	†OPTION 3															
Amount of Each Instalm'nt	Age of Payee	Amt. of Instalm.	Age of Payee	Amt. of Instalm.	Age of Payee	Amt. of Instalm.	Age of Payee	Amt. of Instalm.	Age of Payee	Amt. of Instalm.	Age of Payee	Amt. of Instalm.	Age of Payee	Amt. of Instalm.
$214	17	$41	24	$43	31	$46	38	$49	45	$54	52	$58	59	$63
116	18	42	25	44	32	46	39	50	46	54	53	59	60	63
83	19	42	26	44	33	47	40	50	47	55	54	60	61	64
67	20	42	27	44	34	47	41	51	48	56	55	60	62	64
58	21	42	28	45	35	48	42	52	49	56	56	61	63	64
52	22	43	29	45	36	48	43	52	50	57	57	62	64	65
	23	43	30	45	37	49	44	53	51	58	58	62	65 or over	65

APPLICATION.

I hereby certify that the above answers are correct and true he best of my knowledge and belief.

It is agreed that, the policy issued on this application, being in e and not assigned, the insured shall control all surrender value vileges. Also if not assigned, and if right of revocation has a retained, the insured may change the beneficiary or beneficia- , but such change shall not take effect until written request, erly attested, has been furnished with the policy to the Com- y at the Home Office during the lifetime of the insured, for the rsement of the new nominee or nominees.

It is also agreed as follows: First, That in the event of self- ruction, whether sane or insane, within one year from date of policy the Company's legal liability shall be but 10% of the unt otherwise agreed to be paid on this policy in event of death. nd, That the Company's method for distribution of surplus l be accepted. Third, That any note or obligation given for miums shall be accounted only as an extension of time for pay- t, and if not paid at maturity, all liability under any policy ed hereon shall at that date without grace cease, except for the forfeiture provisions of the policy; and the full amount of said or obligation, with interest, or the reversionary value thereof l first be deducted in any settlement hereunder, and shall be ned as earned. Fourth. That the Company shall be liable un- the policy contract immediately after the application has been oved in writing by the Company at its Home Office, provided first premium has been paid in cash on the date of the applica- ; otherwise the Company shall not be liable until the policy is vered and the first premium thereon paid while I am living and ood health.

I have paid to John Smith, Agent, $368.00, the first annual premium on policy applied for. If the risk is not assumed by the Company, this sum be returned on the conditions of the receipt taken herefor.

I hereby certify that I have reviewed the above, and that the declar- ns, statements and representations made by me in this application, and nswers taken down in writing hereon and in the medical examination, hereby made the basis for the issuance of the policy hereby applied for, I declare the same to be true.

MEDICAL EXAMINER'S FORM.

I hereby certify that the above answers are correct and true to the best my knowledge and belief.

20-PAYMENT (FIRST YEAR TERM AND 19 P MIUMS) LIFE PARTICIPATING POLICY.

No. 99,999 AGI

AMOUNT, $10,000 ANNUAL PREMIUM, $3

SCANDIA LIFE INSURANCE COMPANY
CHICAGO, ILLINOIS.

Agrees to pay *Ten Thousand* Dollars to *Estate* of the insured, such beneficiary as may have been duly designated, if living, other to the insured's executors, administrators or assigns, at the Head O of the Company in Chicago, Illinois, provided this policy is in force, upon due proofs of the death of *Henry Smith* the insured.

This policy is incontestable as to residence and travel.

DISTRIBUTION OF PROFITS.

The proportion of the surplus earnings accruing upon policy, shall be ascertained and distributed annually, begin with the end of the second policy year, and the owner of this p shall have the choice of the following

OPTIONS.

1st. Receive the dividends in cash.

2d. Apply the dividends to a reduction in premiums.

3d. Apply the dividends to the purchase of addition to policy.

4th. Let the dividends accumulate to the credit of the p with interest at the rate of three and one-half per centum per num, and payable at the maturity of the policy, but subjec withdrawal on any anniversary of its date of issue.

Unless the owner of this policy shall elect otherwise wi three months after the mailing by the Company of a notice to last known address of the owner of this policy, requiring such tion, the dividends shall be payable in cash. The distributio surplus at the end of the second year shall be contingent upon ment of premium for next year.

ENDOWMENT OPTION.

If the dividends apportioned to this policy, are left to a mulate to the credit of the policy as provided in the 4th op above; then when, at the expiration of any policy year, such a mulated dividends, together with the cash value of this policy, a equal or exceed the sum insured hereby, less any indebtedness the Company, then this policy shall be deemed to have matured an endowment and the entire sum shall be paid to the insured u the surrender of this policy.

State of Illinois Insurance Department, Springfield, Ill.—T policy is registered; and approved securities, equal in value to legal reserve hereon, are held in trust by this department.

.....

Insurance Superintenden

PAYMENT OF PREMIUMS.—This policy does not take effect u the first premium shall actually have been paid during the g health of the Insured. All premiums hereon are payable in vance at the Head Office of the Company in Chicago, Illinois, may be paid elsewhere to agents of the Company on or before date when due, in exchange for the Company's receipt, signed the President or Secretary of the Company and countersigned by agent. Except as herein provided, the payment of a premium instalment thereof, shall not maintain the policy in force bey the date when the next premium or installment thereof is paya and from any sum payable under this policy, there shall be ducted the unpaid portion of the annual premium for the then c rent policy year, and also any indebtedness to the Company on count of this policy. Notice of every premium that may become

payable hereunder is given and accepted by the delivery and ceptance of this policy, and any further notice is expressly waived the insured.

A grace of one month, subject to an interest charge at the rate five per cent per annum, shall be granted for the payment of very premium after the first, during which month the insurance hall continue in force. If the insured shall die during the month grace, the unpaid premium for the then current policy year will deducted from any amount payable hereon in any settlement reunder.

LOANS.—After three full years' premiums have been paid, the mpany at any time while this policy is in force, will loan on the cation of a proper loan agreement by the insured, and on proper dorsement and delivery of the policy, and on the sole security reof, at a rate of interest not exceeding five per cent per an-m, a sum equal to, or at the option of the insured less than the serve at the end of the current policy year, on the policy, and the dividend additions thereto, if any, computed on the Ameri- Experience Table of Mortality, with three and one-half per t interest, less an amount not more than two and one-half per t of the amount insured by this policy and of the dividend addi-s thereto, if any.

The Company, however, will deduct from such loan value any sting indebtedness to the Company on this policy and any un-d balance of the premium for the current policy year, and will ect interest in advance on the loan to the end of the current cy year. Failure to repay any such loan or to pay interest reon shall not avoid the policy unless the total indebtedness here-to the Company shall equal or exceed such loan value at the e of such failure and until one month after notice shall have n mailed by the Company to the last known address of the in-ed and of the assignee, if any. No condition other than as ein provided shall be exacted as a prerequisite to any such loan.

AUTOMATIC PREMIUM LOAN.—If any premium on this policy be paid in cash on or before the date on which it is due or within month of grace, the Company will charge up such premium d any subsequent premium or premiums not paid in cash) with per cent per annum interest in advance against the then loan ue of this policy as stated above, provided that any such loan ue is sufficient and provided that written request to that effect been made by the owner hereof at any time while there is no ault in payment of any premium hereunder. Any premium or miums so charged against the loan value of this Policy shall considered as a loan upon the Policy and shall be subject to the e terms and conditions as any loans made under the terms of section for "Loans." Such request may be revoked at any e in writing by said owner, provided, however, that such revo-ion shall not affect any loan that may have been previously de under this privilege.

OPTIONS IN CASE OF DEFAULT IN PREMIUM PAYMENTS.—In the t of default in premium payments, after premiums shall have n paid for three years, the insured shall within one month after h default be entitled to a selection of any one of the following ions (a) To accept the value of this policy, in cash, or (b) to e the insurance continued in force from date of default, without ure participation, and without the right to loans, for the face ount, including any outstanding dividend additions, less any in-tedness to the Company hereon, or (c) to purchase non-partici-ing paid-up insurance, payable at the same time and on the e condition as this policy. The cash value will be the reserve the date of default on this policy, and on any dividend additions reto, computed on the American Experience Table of Mortality, h three and one-half per cent interest, less an amount not more n two and one-half per cent of the amount insured by this licy, and of any dividend additions thereto, and less any existing

indebtedness to the Company on this policy. The term for w the insurance will be continued or the amount of the paid-up p will be such as the cash value will purchase as a net single mium at the attained age of the insured, according to the Ame Experience Table of Mortality with three and one-half per cent terest. If the owner shall not, within one month from default, render this policy to the Company at its Head Office in Chi Illinois, for a cash surrender value, or for paid-up insuranc provided in options (a) and (c) then the insurance will be tinued as provided in option (b).

The figures in the following table are computed for the en policy years, in accordance with the above provisions, and upon assumption that there is no indebtedness on the policy, and there are no outstanding dividend additions. Premiums paid for fract parts of a year in addition thereto, will proportionately increase these va

TABLE OF CASH OR LOAN VALUES AND PAID-UP AND CO TINUED INSURANCE.

After Payment of Premiums to End of	Cash or Loan Values	Paid-up Insurance	Extended Insurance		After Payment of Premiums to End of	Cash or Loan Values	Paid-up Insurance	Extend Insura
	Amount	Amount	Years	Days		Amount	Amount	Years
3rd Yr.	$ 428 00	$1080	4	339	12th Yr.	$2794 70	$5860	21
4th "	654 10	1620	7	197	13th "	3108 90	6380	22
5th "	888 80	2160	10	43	14th "	3434 60	6890	23
6th "	1132 00	2700	12	187	15th "	3772 20	7420	24
7th "	1384 40	3230	14	238	16th "	4122 30	7920	25
8th "	1646 30	3760	16	189	17th "	4485 40	8440	26
9th "	1917 90	4290	18	49	18th "	4862 40	8950	28
10th "	2199 60	4820	19	195	19th "	5254 00	9470	30
11th "	2491 80	5330	20	278	20th "	5661 50	10000	For Li

At the end of the premium paying period when this policy s become fully paid-up, and continuously thereafter, the Cash Loan Values shall be equal to the reserve computed on the Am can Experience Table of Mortality, with three and one-half cent interest and dividend additions thereto, if any, and no o deductions therefrom, shall be made than indebtedness to the C pany on this policy.

REINSTATEMENT.—In case of continued temporary insurance der the above provision, this policy upon evidence of insurab satisfactory to the Company, may be reinstated within the three years of the term for which the insurance is continued payment of all arrears of premiums with interest at the rate of per cent. per annum.

BENEFITS AND PRIVILEGES.—The insured, at any time while policy is in force, provided the policy is not then assigned, or legal owner at the time the policy becomes a claim, if the insu has not filed for record at the Head Office of the Company, a ch of benefits hereunder, may change the mode of payment of the p ceeds, as set forth on the first page hereof, to a choice of set ments shown in benefits A and B as follows:

BENEFIT A. LIFE INCOME.—In lieu of each One Thousand Doll ($1,000) of cash value the Company will pay an annual income the end of each year for twenty (20) years, regardless of the s vival of the beneficiary, and for the entire lifetime of the beneficia of the amount set opposite the age at last birthday of the be ficiary then making claim as shown in the following table. (Pa ment by continuous installments cannot be selected if there is m than one beneficiary under this policy):

Age of Beneficiary at Death of Insured.	Amount of Installment.	Age of Beneficiary at Death of Insured.	Amount of Installment.	Age of Beneficiary at Death of Insured.	Amount of Installment.	Age of Beneficiary at Death of Insured.	Amount of Installment.
YEARS		YEARS		YEARS		YEARS	
*15 or under	$40 00	27	$43 00	40	$48 00	53	$53 00
		28	43 00	41	48 00	54	53 00
16	40 00	29	43 00	42	48 00	55	54 00
17	40 00	30	43 00	43	49 00	56	54 00
18	40 00	31	44 00	44	49 00	57	54 00
19	40 00	32	44 00	45	50 00	58	54 00
20	41 00	33	44 00	46	50 00	59	55 00
21	41 00	34	45 00	47	51 00	60	55 00
22	41 00	35	45 00	48	51 00	61	55 00
23	41 00	36	46 00	49	52 00	62	55 00
24	41 00	37	46 00	50	52 00	63	55 00
25	42 00	38	47 00	51	53 00	64 or over	55 00
26	42 00	39	47 00	52	53 00		

*ILLUSTRATION.—The amount of each annual installment will be .00 if the beneficiary is 15 years of age or less at the time of death of the insured and all other installments as stated for h age during the lifetime of beneficiary.

BENEFIT B. LIMITED INCOME.—In lieu of each One Thousand 1,000) Dollars of cash value the Company will pay an annual ome for a limited number of years regardless of the age or surl of the beneficiary. The first payment to be made when the h value becomes due, and to be upon the basis shown in the folling table:

Number of Payments Guaranteed—	5,	10,	15,	20,	25,
Amount of Annual Income Guaranteed—	$211,	$113,	$81,	$65,	$56.

The rates of annual payments specified in the foregoing tables, nefits A and B are based upon a policy for $1,000 and will appro rata to the amount payable under this policy, provided the ount is not less than $1,000; if the amount is less than $1,000 se installment benefits shall not apply, but the proceeds of this icy will be payable in one sum only.

POLICY AND APPLICATION CONSTITUTE ENTIRE CONTRACT.—The licy and the Application therefore, a copy of which shall be athed to the policy, shall constitute the entire contract, and all tements made by the insured, shall, in the absence of fraud, be emed representations and not warranties, and no such statement all avoid the policy unless it is contained in a written application, d a copy of such application is attached to the policy when ised.

INCONTESTABILITY.—After one year from the date hereof, this icy shall be incontestable except for non-payment of premiums en due. During one year from the date hereof the liability of e company in case of death by the insured's own hand or act, ether sane or insane, shall be limited to the amount of premium id hereon.

The first year's insurance under this policy is term insurance.

CHANGE OF BENEFICIARY.—The insured, at any time during the tinuance of this policy, provided the policy is not then assigned, ay change the beneficiary or beneficiaries, by written notice to the mpany, at its Head Office, accompanied by this policy, such ange to take effect upon the endorsement of same on the policy the Company. If there is no nominated beneficiary living at the ath of the insured the amount due under this policy shall be id to the executors, administrators or assigns of the insured.

GENERAL PROVISIONS.—1st. Only the President or Secretary has wer in behalf of the Company to make or modify this or any ntract of insurance, or to extend the time for paying any premium, nd the Company shall not be bound by any promise or representaion heretofore made by any person other than the above. Any

modification or alteration, if made, shall be only to such a polic may be issued in accordance with the law of the domicile of insured.

2nd. If the age of the Insured has been misstated, the am payable under this policy shall be the insurance which the ac premium paid would have purchased at the true age of the insu Age will be admitted on satisfactory proof.

3rd. Any assignment of this policy must be made in dupli and both sent to the Head Office, one to be retained by the Comp and the other to be returned. The Company assumes no respo bility for the validity of an assignment.

This Agreement is made in consideration of the applicatio copy of which is hereto attached and made a part of this c tract, and the payment in advance of premiums as follo *Three Hundred Fifty-nine* Dollars and *twenty* Cents on the day of *March,* 19*13*, being a term premium for insura terminating on the *first* day of *March,* 19*14*, and the adva reserve hereon set apart to the credit of this policy, for wl consideration also this policy will be renewed at the end of period as a limited payment life policy of insurance from date by the payment of *Three Hundred Fifty-nine* Dollars *twenty* Cents on the *first* day of *March,* 19*13*, and of a sum on the *first* day of each *March* every year thereaf until, but not including, the *first* day of *March,* 19*33*, a which no further payment of premiums will be required.

In Witness Whereof, SCANDIA LIFE INSURANCE COMPANY caused this Agreement to be signed by its Officers this *first* of *March,* 19*13*.

C. H. BOMAN, *Secretary.* N. A. NELSON, *Presid*

APPLICATION.

I agree as follows: That all the foregoing statements and swers, as well as those I make to the Company's Medical Exami in continuation of this application, are true, full and complete, are offered to the Company as a consideration of the contract to issued hereon, and that the insurance hereby applied for shall take effect until the first premium shall have been paid and the policy shall have been delivered during my continuance in health.

I also agree, that death by my own hand or act, whether or insane, during the period of one year from the date of any po issued hereon, shall not be a risk covered thereby for a greater than the amounts actually paid to the company thereon.

MEDICAL EXAMINER'S FORM.

I declare, on behalf of myself and of any person who s have or claim any interest in any policy issued hereunder, each the above answers to be full, complete and true, and that to best of my knowledge and belief I am a proper subject for life surance.

I expressly waive, on behalf of myself and of any person shall have or claim any interest in any policy issued hereun all provisions of law forbidding any physician or other person has attended or examined me, or who may hereafter attend examine me, from disclosing any knowledge or information wh he thereby acquired.

CONOMIC 20-PAYMENT (FIRST YEAR TERM AND 19 PREMIUMS) LIFE POLICY—NONPARTICIPATING.

o. 99,999. AGE, 35.
MOUNT, $10,000. PREMIUM, $298.30.

SECURITY LIFE INSURANCE COMPANY OF AMERICA.

INCORPORATED.

EXECUTIVE OFFICE, CHICAGO, ILLINOIS.
HOME OFFICE, RICHMOND, VIRGINIA.

Hereby Insures the life of *John Henry Sample* (hereinafter lled the Insured) of *Chicago,* State of *Illinois,* and agrees to y *Ten Thousand* Dollars to *Mary Jane Sample, Wife* (or to ch other beneficiary or beneficiaries as may have been desig-ted), if living, otherwise to the Insured's administrators, exec-rs or assigns, in the manner herein provided, at the Exec-ve Office of the Company, immediately upon receipt of due oofs of the death of the Insured, this Policy being then in rce, less any indebtedness of the Insured or Beneficiary to the mpany under this Contract, and including any of the current r's premiums remaining unpaid.

This contract is made in consideration of the application there-, a copy of which application is hereto attached and hereby de a part of this Contract, and in further consideration of sum of *Two hundred ninety-eight and 30/100* Dollars to be d in advance upon delivery of this Policy, and thereafter to Company, at its Executive Office, the payment of a like m on or before the *Twelfth* day of *August,* in every year until miums for *Twenty* years, including the first, have been paid.

The first year's insurance under this Policy is term insurance piring upon the first anniversary date of this Policy and the miums due and payable hereon to such anniversary are the sideration for term insurance to such anniversary and for the ewal of this Contract as a Limited Payment Life Policy by further payment of premiums as herein provided.

This Policy shall be incontestable after one year from its date, cept for non-payment of premiums and except for violations the conditions of the Policy relating to naval and military vices in time of war, All statements made by the Insured, all, in the absence of fraud, be deemed representations and not arranties, and no such statement shall void this Policy unless is contained in the application therefor.

Thirty-one days of grace, during which time this Policy be continued in force, will be allowed for payment of all miums after the first.

This Policy is issued and accepted subject to the benefits, lations and provisions on the following pages, which are a of this Contract as fully as if they were recited at length the signatures hereto affixed.

In Witness Whereof, the SECURITY LIFE INSURANCE COM OF AMERICA has caused this Policy to be signed by its Pres and Secretary at its Executive Office, in the City of Chic State of Illinois, this *Twelfth* day of *August,* One Thou Nine Hundred and *Nine.*

O. W. JOHNSON, *Secretary.* W. O. JOHNSON, *Presi*

BENEFITS, STIPULATIONS AND PROVISIONS.

1. PREMIUMS.—Upon thirty days' notice the Insured shall the option, at the time any premium falls due, of paying an an semi-annual or quarterly premium at the Executive Office of Company or to Agents when they produce an official receipt d tersigned by them, at the Company's rates for this Policy, and receipt for said premium shall in all cases be signed by the P dent or Secretary and will continue this Policy in force only for time specified in said receipt. In case any premium should no paid when due, according to the terms of this Contract, the every such case this Policy shall cease and determine, excep otherwise herein especially provided. This Contract is based the American Experience Table of Mortality and three and half per cent interest, and the Loan and other Values given he are derived from the reserve computed in accordance with basis.

TABLE OF GUARANTEES.

If full years' premiums have been paid and this policy has been in force for	Extended Insurance.		Paid-up Insurance.	Cash.	Loans. (If premiums be paid for years stated.)	If full years' premiums have been paid and this policy has been in force for	Extended Insurance.		Paid-up Insurance.	Cash.	L (If ium pa y sta
	Yrs.	Da.	Dollars	Dols.	Dollars		Yrs.	Da.	Dollars	Dols.	Dol
						12 Years.	20	153	5870	2790	2
3 "	3	329	1090	420	420	13 "	21	163	6380	3100	3
4 "	5	349	1630	650	650	14 "	22	143	6900	3430	3
5 "	8	3	2170	880	880	15 "	23	110	7430	3770	3
6 "	10	163	2700	1130	1130	16 "	24	83	7930	4120	4
7 "	12	260	3230	1380	1380	17 "	25	88	8450	4480	4
8 "	14	260	3770	1640	1640	18 "	26	157	8960	4860	4
9 "	16	165	4300	1910	1910	19 "	27	342	9480	5250	5
10 "	17	350	4820	2190	2190	20 "	Paid up		10000	5660	5
11 "	19	98	5350	2490	2490						

Values for later years shall be computed upon the same b and be subject to the same terms and conditions as specified this Policy for prior values given herein, except that the full serve shall be used therefor.

2. EXTENDED INSURANCE; AUTOMATIC.—After this Policy shall e been in force for three years, it shall, upon the non-payment a premium when due, be automatically continued in force as -participating term insurance; provided that if any indebtedness t against this Policy at the time of such non-payment, the unt of this Policy shall be reduced in the ratio of the indebted- s to the then Cash Value. The period of extension (given in the ble for complete policy years up to and including the twentieth) ll be based upon a value of not less than the reserve, at the date default, on this Policy minus two and one-half per cent of the ount of insurance granted by the Policy.

PAID-UP INSURANCE.—After this Policy shall have been in force ree years, and provided it has not been extended as term in- nce, the Company will, upon written application therefor and nder of this Policy, issue a non-participating paid-up policy the amount stated in the Table, provided there is no indebted- hereon. Said Paid-up Insurance shall be based upon a value less than the reserve, at the time of such surrender, on the y minus two and one-half per cent of the amount of insurance ted by this Policy.

CASH.—The Insured may surrender this Policy to the Company in thirty-one days of default in payment of any premium and ive in cash the full legal reserve value of the actual Extended rance automatically available under this Policy. Cash Values ed for complete policy years up to and including the twentieth are given in the Table and are subject to deductions of any tedness hereon.

LOANS.—A cash loan may be obtained upon the sole security of Policy at any time after three full years' premiums have been this Policy being then in force, and all premiums, including current year's premiums, having been duly paid; but the Com- reserves the right to defer the granting of said loan for six ths (but not later than the next anniversary date of the Policy) the application therefor. Application for loans must be made riting by the Insured, and the loans will be subject to the Com- 's loan agreement with interest at five per cent per annum in nce. The amount of loan available shall include any previous s unpaid. No Loan Value given in the Table herein shall be than the reserve at the end of the current policy year on this y minus two and one-half per cent of the amount of insurance ted by this Policy. Failure to repay such loan, or to pay in- t thereon when due, shall not void the Policy unless the total tedness hereon to the Company shall equal or exceed the loan e hereunder, at the time of such failure, nor until thirty-one after notice shall have been mailed by the Company to the known address of the Insured and assignee, if any.

3. ASSIGNMENT.—This Policy may be assigned upon written ap- l by the Company at its Executive Office, but the Company not assume any responsibility for the validity of the assign- .

4. BENEFICIARY.—The Insured may at any time during the con- nce of this Policy, subject to the rules of the Company regard- assignments and beneficiaries, change the beneficiary or bene- ries by written notice to the Company at its Executive Office; change to take effect upon approval by the Company.

5. REINSTATEMENT.—In case of lapse or forfeiture of this y for non-payment of premiums, it may be reinstated by the ment of defaulted premiums and by the payment or reinstate- t of any indebtedness, with five per cent compound interest, and n receipt of evidence of insurability satisfactory to the Com- y.

20-PREMIUMS LIFE POLICY.

No. 99,999.

AMOUNT, $10,000. ANNUAL PREMIUM,

SECURITY MUTUAL LIFE INSURANCE COMP

In Consideration of the annual premium of *Three H Sixty-two and 20/100* Dollars, and of the payment of a like upon each *14th* day of *February* hereafter until *twenty* fu premiums shall have been paid or until the prior death of sured,

Promises to pay, at the Home Office of the Company i hamton, N. Y., upon receipt at said Home Office of due p the death of *John Doe,* of *Binghamton,* County of *Broom* of *New York,* herein called the insured, *Ten Thousand* less any indebtedness hereon to the Company, and any portion of the premium for the then current policy yea surrender of this policy, properly receipted, to *Mary D wife,* beneficiary, with *the* right of revocation.

CHANGE OF BENEFICIARY.—When the right of revocatio been reserved, or in case of the death of any beneficiary either a revocable or irrevocable designation, the Insured, if be no existing assignment of the policy made as herein pro may, while the policy is in force, designate a new beneficiar or without reserving right of revocation by filing written thereof at the Home Office of the Company, accompanied b policy for suitable endorsement thereon. Such change shall effect upon the endorsement of the same on the policy by the pany. If any beneficiary shall die before the Insured the in of such beneficiary shall vest in the Insured.

PAYMENT OF PREMIUMS.—The Company will accept payme premiums at other times than as stated above, as follows:

Semi-annual payments of *One Hundred eighty-four and* Dollars each, if paid on or before the *14th* day of *February-A* or *quarterly* payments *of Ninety-four and 20/100* Dollars ea paid on or before the *14th* day of *February, May, August, Nov* in each year. Premiums to be deemed payable as stated i application, unless written notice by the applicant to the con is filed at the Home Office.

Except as herein provided the payment of a premium or i ment thereof shall not maintain the policy in force beyond the when the next premium or instalment thereof is payable.

All premiums are payable in advance at said Home Offic to any agent of the Company upon delivery, on or before date of a receipt signed by the President, a Vice-President, Compt or Secretary of the Company, and countersigned by said agent

A GRACE OF THIRTY-ONE DAYS, subject to an interest char the rate of five per centum per annum shall be granted fo payment of every premium after the first year during which the insurance shall continue in force. If death occur withi days of grace the unpaid portion of the premium for the then rent policy year shall be deducted from the amount payable under.

CONDITIONS.—This policy from date of issue is absolutely of conditions as to residence, travel and occupation. In eve

of the Beneficiary at the birthday last preceding the death of the Insured; or

Method 5. In annual installments during the life of the Beneficiary; the amount of each installment to be determined by the following table, based on the age of the Beneficiary at the birthday last preceding the death of the Insured.

AGE	Method 4	Method 5	AGE	Method 4	Method 5	AGE	Method 4	Method 5	AGE	Method 4	Method 5
Age of Beneficiary at Death	Amount of Each Installment	Amount of Each Installment	Age of Beneficiary at Death	Amount of Each Installment	Amount of Each Installment	Age of Beneficiary at Death	Amount of Each Installment	Amount of Each Installment	Age of Beneficiary at Death	Amount of Each Installment	Amount of Each Installment
20	$ 43	$ 43	35	$ 49	$ 50	50	$ 58	$ 65	65	$ 67	$105
21	43	44	36	49	51	51	60	67	66	68	110
22	43	44	37	50	52	52	60	68	67	69	115
23	44	44	38	50	52	53	61	70	68	68	119
24	44	45	39	51	53	54	62	72	69	68	125
25	44	45	40	52	54	55	63	75	70	68	130
26	45	46	41	52	55	56	63	77	71	68	137
27	45	46	42	53	56	57	64	79	72	68	143
28	45	47	43	53	56	58	64	82	73	68	149
29	46	47	44	54	58	59	65	85	74	69	156
30	46	47	45	55	59	60	65	88	75	69	167
31	47	48	46	56	60	61	66	90	76	68	175
32	47	49	47	56	61	62	66	93	77	68	185
33	48	49	48	57	62	63	67	97	78	68	196
34	48	50	49	58	64	64	67	101	79	68	208

APPLICATION.

It is hereby agreed that all the statements made herein, (part one), and in any amendments or supplements hereto, and also those I make to the Company's Medical Examiner, (part two) which are hereby made a part of this application, are full, complete and true, and shall, in the absence of fraud, be deemed representations and not warranties, and are offered to the Company as a consideration for the Policy applied for, which Policy I agree to accept, if issued as applied for, but the same shall not take effect until this application, which I agree to complete by submitting promptly to a medical examination, has been accepted by the Company at the Executive Office in Chicago, Illinois, and the policy to be issued thereon shall actually be delivered to and receipted for by me, and the first premium shall have been paid to and accepted by the Company, or an authorized agen,t all during the life and good health of the person herein proposed for insurance.

MEDICAL EXAMINER'S FORM.

It is hereby agreed: That the foregoing statements and answers, made to the Company's Medical Examiner, are full, complete and true, and shall, in the absence of fraud, be deemed representations and not warranties, and are offered to the Company as a consideration of the contract and to complete the application for insurance heretofore made.

TABLE OF LOAN AND SURRENDER VALUES

After full premiums have been paid for	Loan Value	Cash Value	Paid-up Life Insurance	Paid-up Continued Insurance		After full Premiums have been paid for	Loan Value	Cash Value	Paid-up Life Insurance
Years				Yrs.	Mos.	Years			
3	$ 550	$ 580	$1540	6	9	12	$3000	$3150	$6060
4	780	820	2050	9	5	13	3310	3480	6550
5	1030	1080	2560	11	11	14	3650	3830	7040
6	1280	1340	3060	14	2	15	3980	4180	7530
7	1540	1620	3570	16	2	16	4320	4540	8020
8	1820	1910	4070	17	10	17	4680	4910	8520
9	2100	2200	4570	19	4	18	5040	5290	9010
10	2390	2510	5070	20	6	19	5420	5690	9500
11	2690	2820	5570	21	7	20	5810	6100	Policy

Values for later years will be computed on the same ba be furnished upon request.

(2) If there be an indebtedness hereon to the Comp shall be deducted from the amount which otherwise would plicable as a surrender value to the purchase of temporary ini for the period aforesaid, and the owner may elect either to h remainder applied (a) to continue the insurance in force participation and without the right to loans for the face amo this policy and dividend additions, less the indebtedness, or purchase a proportionate amount of non-participating paid- insurance.

If in the event of any default in the payment of premi otherwise, after the policy shall have been in force three full the owner shall not exercise either of said options within months after such default, the insurance shall be continued vided by option (a) in either paragraph (1) or (2).

In cases of emergency and for the protection of all holders, payment of the cash value specified in above table n deferred by the Company for a period not exceeding three n after the application therefor is made.

At any time within three years from date of default, pr the cash value has not been paid and the extension period h expired as above provided, this policy, upon the production dence satisfactory to the Company of insurability, may be stated by the payment of all overdue premiums and any oth debtedness to the Company with interest at the rate of fi centum per annum payable annually.

MODES OF SETTLEMENT.—The Insured or the owner, or the ficiary after the Insured's death, in case the Insured shall made no election, may by written notice to the Company at its Office, elect to have the net sum payable under this Policy up death of the Insured paid either in cash or as follows:

(1) By the payment of an annuity equal to three and on per centum of such net sum, payable at the end of each year the lifetime of the beneficiary, and by the payment upon the of the beneficiary of the said net sum, together with any ac portion of the annuity for the year then current, unless othe directed in said notice, to the beneficiary's legal representati assigns.

(2) By the payment of equal annual instalments for a fied number of years, the first instalment being payable immedi in accordance with the following table for each one thousand d of said net sum.

) By the payment of equal annual instalments payable at inning of each year for a fixed period of twenty years and many years longer as the beneficiary shall survive, in accordith the following table for each one thousand dollars of said

y instalments payable under (2) or (3) which shall not have d prior to the death of the beneficiary shall be paid, unless e directed in said notice, to the beneficiary's legal repreves or assigns.

en any option calling for annual payments is elected, this hall be surrendered upon its maturity and a supplementary ticipating contract shall be issued for the option elected.

less otherwise specified by the owner or by the beneficiary ing such election, the beneficiary may at any time surrender tract guaranteeing the payment of instalments for the comvalue of the payments yet to be made, computed upon the asis as option (2) in the following table; provided that no rrender and commutation will be made under option (3), after the death of the beneficiary occurring within the aforenty years:

TABLE OF INSTALMENTS FOR EACH $1,000.

TION 2.		OPTION 3.			
F of al nts.	Amount of Each Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment
	$507	20	$42	46	$52
	343	21	42	47	52
	261	22	43	48	53
	211	23	43	49	53
	179	24	43	50	54
	155	25	44	51	55
	138	26	44	52	56
	124	27	44	53	56
	113	28	44	54	57
	104	29	45	55	58
	97	30	45	56	58
	91	31	45	57	59
	85	32	45	58	59
	81	33	46	59	60
	77	34	46	60	60
	73	35	47	61	60
	70	36	47	62	61
	67	37	47	63	62
	65	38	48	64	62
	56	39	48	65	62
		40	49	66	62
		41	49	67	63
		42	49	68	63
		43	50	69	63
		44	50	70 and over	64
		45	51		

o person except an executive officer of the Company as said has power to modify, or in event of lapse, to reinstate policy or to extend the time for paying a premium.

n **Witness Whereof,** the Company has caused this policy to xecuted this *14th* day of *February,* 19*10.*

CHAS. A. LADUE, *Secretary.*

F. W. JENKINS, *President.*

APPLICATION.

I AGREE: That this agreement, together with the answers explanations given to the above several questions inclusive of propounded by the Medical Examiner, and the written and pr statements to him made shall form the exclusive basis of the a ment between me and the SECURITY MUTUAL LIFE INSURANCE PANY of Binghamton, N. Y., and I declare each and every of statements and answers, whether written by my own hand or to be full, complete and true. That the policy hereby applie shall not be in force unless actually delivered to and accepte me during my lifetime and while in good health, and the first mium due thereon actually paid to said Company, or its dul thorized representative.

MEDICAL EXAMINER'S FORM.

I HEREBY DECLARE: That I have reviewed and understan of the above questions and answers thereto, and they are h made part of my application for insurance in the SECURITY MU LIFE INSURANCE COMPANY of Binghamton, N. Y.; that said swers and each of them, as written, are full, complete and that I am the person described above and in Part I of this a cation signed by me, and that each question in Parts I and my application was answered in writing before I signed the

FEMALE EXAMINATION.

I HEREBY DECLARE: That I have reviewed and understan of the above questions and answers thereto, and they are he made part of my application for insurance in the SECURITY MU LIFE INSURANCE COMPANY of Binghamton, N. Y.; that said ans and each of them, as written, are full, complete and true; th am the person described in Part I of this application signe me, and that each of the questions of this Part IV of my ap tion was answered in writing before I signed the same. Also, I am free from any and all diseases, sicknesses, ailments complaints, trivial or otherwise, except as above stated.

.....

(Signature of Applicant, which must be in her own proper h writing.)

I DECLARE: That I saw the applicant attach her signatu this application, and that the applicant reviewed with me above agreement and answers to questions, all of which were ten in (in ink) before she signed the same.

WITNESS.....

MEDICAL EXAMIN

) PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS) LIFE POLICY.

o. 99,999. AGE, 35.
MOUNT, $10,000. PREMIUM, $368.70.

THE SOUTHERN STATES LIFE INSURANCE COMPANY

OF ALABAMA.

WILL PAY *Ten Thousand* Dollars, less any indebtedness to the mpany, to *the Estate* of the Insured, the Beneficiary here- der, at its General Office in the City of Atlanta, Ga., immedi- y upon receipt of due proof of the death of *John Doe,* of *lanta,* in the County of *Fulton,* and State of *Georgia,* the ured hereunder, while the policy is in full force.

INCONTESTABILITY.—The policy, if kept in force by the payment premiums, shall be incontestable from date of issue, except in event of self-destruction, whether sane or insane, within one r from such date, in which case the Company will pay the ount of the premium received on the policy.

AUTOMATICALLY NON-FORFEITABLE.—After two full annual pre- ms shall have been paid on the policy, if any premiums hereon, other indebtedness, shall not be paid when due or within the od of grace hereinafter mentioned, said premium and successive miums or other indebtedness, as they become due, shall be rged as automatic policy loans at five per cent. interest, pay- e annually in advance, as long as the amount of the then loan e, in accordance with the loan privilege of the policy and the le of Cash Loans hereinafter set forth, together with the cash e of the accumulated dividends to its credit, are sufficient to er such loan and all other indebtedness to the Company. If at time the amount of the then loan value, and the cash value of umulated dividends, less all indebtedness to the Company, be sufficient to pay the entire premium then due, such value shall used to pay the premium for a proportionate period. No grace be allowed under this provision.

At any time while the policy is thus continued in force, pay- t of premiums may be resumed without any evidence of insur- lity being required by the Company.

GRACE.—A grace of thirty days, without interest, in addition to rvening Sundays and Legal Holidays, will be allowed in the ment of premiums (except under the Automatically Non-for- able Provision) after payment of the first year's premium on policy, during which period the policy shall remain in full force. the policy becomes a claim by death during the grace period, the emium then due will be deducted in any settlement hereof.

DIVIDENDS.—The policy, if kept in force, shall at the end o first year from the renewal date hereof and annually there share in the surplus as apportioned by the Company, which a tionment shall be based upon the policy's contribution to the plus funds of the Company.

Dividends may be applied either (1) towards payment of premium due, or (2) upon satisfactory proof of good health, t crease the sum insured hereunder, or (3) left to accumulate t credit of the policy with interest thereon compounded at the of 3½ per cent. per annum, and payable, in the event of death, the sum insured, or withdrawable on any anniversary of the p

POLICY PAID UP BY APPLICATION OF DIVIDENDS.—Wheneve the end of any policy year, the dividends left to accumulate t credit of the policy, together with the accrued interest the shall be sufficient to prepay all future premiums hereon, acco to the standard then in use by the Company, the Insured sha notified and may, at his option, so apply same.

POLICY MATURED AS AN ENDOWMENT BY DIVIDENDS.—When at the end of any policy year, the accumulated dividends to credit of the policy, together with the accrued interest thereon the reserve, shall be equal to or greater than the original sum sured, the Insured may, at his option, elect to have the same tured as an endowment for such combined amount.

SURPLUS PAID WITH SUM INSURED.—In the event of the d of the Insured, all accumulated dividends to the credit of the po together with the accrued interest thereon, will be paid with sum insured.

REINSTATEMENT.—The policy, provided it has not been sur dered to the Company, may be reinstated at any time on applica therefor, upon evidence of the insurability of the Insured sati tory to the Company, and upon payment of all arrears of prem with interest thereon at the rate of five per cent. per annum, reinstatement or payment of all indebtedness thereon, outstan at the time of lapse.

CHANGE OF BENEFICIARY.—The Beneficiary shall not, during life of the Insured, by virtue of the terms of the policy, have vested interest hereunder.

The Insured, provided the policy is not then assigned, change the Beneficiary hereunder at any time, by filing with Company a written request accompanied by the policy; such ch shall not take effect until it has been endorsed upon the policy the Company, whereupon the policy will be returned to the sured. The Insured, without the consent of the Beneficiary, withdraw any surplus or other value, surrender the policy, effe loan upon the same with the Company or exercise any other r under the policy. If no Beneficiary shall survive the Insured, payment of the sum insured hereunder, less any indebtedness

the Company, shall be made to the executors, administrators or assigns of the Insured.

ASSIGNMENT OF POLICY.—No assignment hereof shall be binding upon the Company, until it shall have been filed with the Company, as aforesaid, at its General Office. Every assignment of the policy (blanks for which purpose are furnished by the Company) must be made in duplicate and both copies sent to the General Office of the Company. One will be filed and one will be returned. The claim of any assignee shall be subject to proof of interest and to any indebtedness to the Company, including advances of premiums under the Automatically Non-forfeitable provision, whether made before or after the assignment. The Company will not be responsible for the validity of the assignment in any event.

GENERAL PROVISIONS.

ERROR IN AGE.—If the Insured's age is misstated in the application, the Company will adjust any settlement hereof by paying such amount as the premium actually paid will purchase at the correct age, in accordance with the rates published in the Company's Rate Book at the time of issue.

PREMIUMS, WHEN AND WHERE PAYABLE.—The policy shall not take effect until the first premium shall have been actually paid while the Insured is in good health, and the possession of the policy is not evidence that the premium has been paid. All premiums are due annually in advance and payable at the General Office of the Company in the City of Atlanta, Georgia, but will be accepted elsewhere if paid to a duly authorized agent of the Company in exchange for a receipt signed by the President or Secretary, and countersigned by the agent designated therein.

If any premium, or other indebtedness or any obligation given for any premium, whether to the Company or to any of its representatives, be not paid when due, the policy shall thereupon be void, except as herein provided.

INDEBTEDNESS.—The unpaid balance, if any, of the year's premium and all premiums for which notes have been given, whether to the Company or to any of its representatives, or credit extended, and all interest and other obligations to the Company remaining unpaid, shall be a first lien upon the policy and shall be deducted from any amount payable on account of the policy. All indebtedness to the Company on the policy shall be subject to an interest charge of 5 per cent. per annum, payable in advance.

AUTHORITY OF AGENTS.—No agent is authorized to make, alter or discharge this contract, to waive any forfeiture hereof, to make any agreement to bind the Company or to extend the time for payment of any premium.

LOAN AND SURRENDER PRIVILEGES.

LOANS.—Provided all premiums shall have been paid up to the then next anniversary of the policy, the Company, at any time on demand, after the policy has been in force one full year from the payment of the first annual premium, will advance against the sole security of the policy, up to the respective sums mentioned in the Table of Cash Loans herein set forth, less any indebtedness to the Company. The interest upon all such indebtedness shall be at the rate of 5 per cent. per annum, payable in advance. Any such loan shall be subject to the regulations of the Company then in force in regard to policy loans.

SURRENDER.—At any time after two full annual premiums shall have been paid hereon and while the policy is in full force, the Insured shall be entitled, on written request and surrender of the policy, to a participating policy, (1) for a fractional amount of insurance for the whole life of the Insured, as shown by the Table

of Paid-up Values herein set forth, or (2) for the original sum sured hereunder, but for a fractional period, as shown by the T of Period of Extension herein set forth.

These values shall be claimable only in the event that th be no indebtedness on the policy.

If there be any indebtedness from the Insured to the Comp and if the policy is surrendered within three months after def on the part of the Insured to pay any premium hereunder, amount of such Paid-up insurance will be such as the then L Value, less any indebtedness, will purchase, applied as a sin net premium at the attained age of the Insured, according to American Experience Table of Mortality and interest at three cent.; or the amount of such Paid-up term policy shall be the s insured hereunder less the amount of such indebtedness, and period for which the insurance will be extended will be such as then Loan Value, less such indebtedness, will carry the redu amount according to said 3 per cent. American Experience Tabl

TABLE OF GUARANTEES.

After Policy has been in force	Loan Value	Paid-up Insurance	Period of Extension		After Policy has been in force	Loan Value	Paid-up Insurance	Period Extens	
			Yrs.	Mos.				Yrs.	M
1	$ 210	.....	..	..	11	$2790	$5300	20	
2	420	$ 540	2	4	12	3100	5820	21	
3	650	1070	4	11	13	3430	6340	22	
4	880	1610	7	6	14	3770	6860	23	
5	1130	2150	10	1	15	4120	7380	24	
6	1380	2670	12	4	16	4480	7900	26	
7	1640	3200	14	7	17	4860	8420	27	
8	1910	3730	16	3	18	5250	8940	29	
9	2190	4260	18	0	19	5660	9470	30	
10 Years	2490	4790	19	9	20 Years	5780	10000	Paid-u	

MODES OF SETTLEMENT.

The Insured, with power of revocation, or the Beneficiary af the Insured's death in case the Insured shall have made no elect may elect, by written notice to the Company at its General Off to have the net sum payable under the policy upon the death the Insured, paid either in cash or as follows:

(1) By the payment of an annuity equal to three per cent. such net sum, payable at the end of each year from the date of death of the Insured, during the life-time of the Beneficiary and the payment upon the death of the Beneficiary of the said net s together with any accrued portion of the annuity for the year t current, unless otherwise directed in said notice, to the Beneficiar legal representatives or assigns.

(2) By the payment of equal annual installments for a sp fied number of years, the first installment being payable immedia ly, in accordance with option 2 in the Table following paragr (3) for each One Thousand Dollars of said net sum.

(3) By the payment of equal installments, payable at the ginning of each year from the date of the death of the Insured, a fixed period of twenty years and for so many years longer as Beneficiary shall survive, in accordance with option 3 in the foll ing Table for each One Thousand Dollars of said net sum. A installments payable under options 2 and 3, which shall not h been paid prior to the death of the Beneficiary, shall be paid, less otherwise directed in said notice, to the Beneficiary's legal r resentatives or assigns. When any option calling for annual p

ents is elected, the policy shall be surrendered upon its maturity and a supplementary non-participating contract shall be issued for the option elected. Unless otherwise specified by the Insured or by the Beneficiary in making such election, the Beneficiary may at any time surrender the contract guaranteeing the payment of the installments for the commuted value of the payments yet to be made, computed upon the same basis as option 2 on the following Table; provided that no such surrender and commutation shall be made under option 3, except after the death of the Beneficiary occurring within the aforesaid twenty years.

TABLE OF INSTALLMENTS FOR EACH $1,000.

OPTION (2)		OPTION (3)					
Number of Annual Installments	Amount of Each Installment	Age of Beneficiary at Death of Insured	Amount of Each Installment	Age of Beneficiary at Death of Insured	Amount of Each Installment	Age of Beneficiary at Death of Insured	Amount of Each Installment
2	$507 39	0	$42 48	25	$43 16	50	$56 60
3	343 23	1	40 17	26	43 49	51	57 29
4	261 19	2	39 38	27	43 84	52	57 98
5	211 99	3	39 06	28	44 20	53	58 66
6	179 22	4	38 93	29	44 58	54	59 32
7	155 83	5	38 91	30	44 98	55	59 96
8	138 90	6	38 96	31	45 39	56	60 58
9	124 69	7	39 05	32	45 82	57	61 16
10	113 81	8	39 19	33	46 27	58	61 72
11	104 92	9	39 35	34	46 73	59	62 23
12	97 53	10	39 52	35	47 22	60	62 71
13	91 29	11	39 70	36	47 73	61	63 15
14	85 94	12	39 88	37	48 26	62	63 54
15	81 32	13	40 08	38	48 79	63	63 89
16	77 29	14	40 28	39	49 36	64	64 20
17	73 74	15	40 49	40	49 94	65	64 45
18	70 59	16	40 71	41	50 54	66	64 67
19	67 78	17	40 94	42	51 17	67	64 85
20	65 25	18	41 18	43	51 80	68	64 98
21	62 98	19	41 42	44	52 45	69	65 09
22	60 91	20	41 68	45	53 12	70	65 16
23	59 04	21	41 95	46	53 80	71	65 21
24	57 32	22	42 24	47	54 49	72	65 23
25	55 75	23	42 53	48	55 19	73	65 25
		24	42 84	49	55 89	and over	

MONTHLY INSTALLMENTS.—If requested by the Insured or the Beneficiary, the Company will make any payments under the policy monthly or annual installments, at three per cent. interest.

THIS AGREEMENT is made in consideration of the statements and agreements contained in the application herefor, which is hereby made a part hereof, and of the payment of *Three Hundred, Sixty-eight and 70-100* Dollars, on or before the delivery of the policy, as the premium for term insurance for the first policy year ending with the *third* day of *December, 1911*, which insurance shall thereafter be renewed for the whole period of the life of the Insured, without medical re-examination, by the payment of *Three Hundred, Sixty-eight and 70-100* Dollars, on or before the *third* day of *December*, 1911, and on each succeeding anniversary of said date, until *nineteen* full

annual renewal premiums shall have been paid or until the p
death of the Insured. The premium hereon for the first year s
be applied to the expense and mortality of the year.

ANY PREMIUM, as above set forth, may be paid semi-annu
in two payments of *One Hundred, Ninety-one and 70-100* I
lars on the *third* day of *December* and *June* in each year,
quarterly in four payments of *Ninety-seven and 70-100* Dol
on the *third* day of *December, March, June* and *Septembe*
each year.

In Witness Whereof, The SOUTHERN STATES LIFE INSURA
COMPANY, of Alabama, at its General Office in Atlanta, Geor
has, by its President and Secretary, executed this contract,
third day of *December,* 191*o*.

FRANK ORME, *Secretary.* WILMER L. MOORE, *Presid*

APPLICATION.

I hereby agree that all the answers and statements contai
in this application, together with those made to the Compa
Medical Examiners, are by me warranted to be true and compl
and that they are offered to The Southern States Life Insura
Company as a consideration for and as the basis of the cont
with said Company under any policy issued on this application,
that no other statements, representations or information mad
given by or to the person soliciting or taking this application
insurance, or by or to any other person, shall be binding on
Company unless the same be reduced to writing and made a par
this application. And I further agree that any policy issued he
shall not take effect unless and until the first premium shall h
been actually paid to the Company and the policy delivered to
during my lifetime and continued good health, except that when
premium has been paid in advance to an authorized Agent of
Company, and a binding receipt on the Company's authorized f
has been given by such Agent, the liability of the Company s
be as stated in such binding receipt, and that I will accept and
for said policy if same be issued as applied for.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are
rectly recorded by the Medical Examiner.

20 PREMIUMS (MODIFIED PRELIMINARY TERM) LIFE COMMON DIVIDEND POLICY.

No. 99,999. AGE, 35.
AMOUNT, $10,000. PREMIUM, $315.90.

SOUTHERN STATES MUTUAL LIFE INSURANCE COMPANY

CHARLESTON, W. VA.

IN CONSIDERATION OF *Three Hundred Fifteen and 90-100* Dollars, receipt of which is hereby acknowledged, promises to pay at the Home Office of the Company in Charleston, West Virginia, upon receipt of due proof of the death, within one year from the date hereof, of *John Doe*, of *Charleston*, County of *Kanawha*, State of *West Virginia*, herein called the Insured, to the *Wife of the Insured, Mary Doe*, beneficiary, with———right of revocation, *Ten Thousand Dollars*, less any indebtedness to the Company, and any unpaid portion of the premium for the current policy year.

AND, IN FURTHER CONSIDERATION of the first year's premium and of the payment of a like amount upon each *Twenty-fifth* day of *February*, hereafter until *Twenty* full years' premiums in all shall have been paid, or until the prior death of the insured, will renew said insurance after the first year, and promises to pay to the beneficiary above named upon receipt at said Home Office of due proof of the death of the insured after the first year, the said sum of *Ten Thousand* Dollars, less any indebtedness to the Company, and any unpaid portion of the premium for the then current policy year.

The first year's insurance under this policy is modified preliminary term insurance.

DIVIDENDS.

There shall be apportioned to this policy each year after the third a share of any surplus earned by this and other similar policies as determined by the Company.

DIVIDEND OPTIONS.—Dividends, at the option of the owner of this policy, shall, when allotted, be either:—

(1) Paid in cash; or

(2) Applied to the purchase of paid-up additions to the policy as above indicated; or

(3) Left to accumulate to the credit of the policy, with inte est at 3 per cent. per annum and payable at the maturity of t policy, but withdrawable on any anniversary of the policy.

Unless the owner of this policy shall elect otherwise, wit three months after the mailing by the Company of a written not requiring such election, the dividends shall be paid in cash.

CHANGE IN BENEFICIARY.—When the right of revocation h been reserved, or in case of the death of any beneficiary und either a revocable or irrevocable designation, the Insured, subj to any existing assignment of the policy, may designate a n beneficiary, with or without reserving right of revocation, by fil written notice thereof at the Home Office of the Company, acco panied by the policy for suitable endorsement thereon. If a beneficiary shall die before the Insured, and the Insured shall n have designated a new beneficiary, the interest of such beneficia shall be payable to the Insured, his executors, administrators, assigns.

PAYMENT OF PREMIUMS.—Except as herein provided, the pa ment of a premium or instalment thereof shall not maintain t policy in force beyond the date when the next premium or inst ment thereof is payable.

All premiums are payable in advance at said Home Office, to an agent of the Company upon delivery of the official receipt the Company, signed by one or more of the following officers, vi President, Vice President, Secretary, Assistant Secretary, or Tre urer, and countersigned by said agent.

A grace of one month, subject to an interest charge at t rate of 6 per cent. per annum, shall be granted for the payment every premium after the first, during which month the insuran shall continue in force. If the Insured shall die during the mon of grace, the overdue premium, with accrued interest, will be d ducted from any amount payable hereon in any settlement her under.

AUTOMATIC NON-FORFEITURE.—If any premium due hereon not paid before the expiration of the grace for payment of same, shall be charged against the policy as a loan, with interest in a vance at 6 per cent. per annum provided the loan value, as state herein, at the due date of the premium, less any existing loan other indebtedness, with accrued interest, shall be at least equal the amount of said premium and interest. If the loan value balance thereof shall not be sufficient to pay the entire premiu due and interest, then it shall be used, if sufficient, to pay the pr mium for a shorter period, but not less than an entire quarter premium; and if not sufficient to pay a quarterly premium, th policy shall cease to be in force, and any excess of the cash valu hereon over the indebtedness shall be paid in cash on surrender o this policy.

This provision is automatic and will be carried out by the Company without any action on the part of the Insured. Any indebtedness thus created shall constitute a first charge against the policy in priority to the claim of any beneficiary or assignee; and at any time while the policy is thus maintained in force the Insured may, without medical examination, resume payment of premiums and continue the policy in force.

INCONTESTABILITY.—This policy, including the application therefor, a copy of which is endorsed hereon or attached hereto, constitutes the entire contract between the parties, and shall be incontestable one year from its date except for non-payment of premiums and except as otherwise provided in this policy. All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this policy unless it is contained in a written application and a copy of such application shall be endorsed upon or attached to this policy when issued.

Self-destruction, sane or insane, within one year from date of the issuance of this policy, is a risk not assumed by the Company.

If the age of the insured has been understated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

LOANS.—After two full years' premiums have been paid, the Company, at any time while this policy is in force, will advance, on proper assignment of this policy and on the sole security thereof, and at a rate of interest not greater than 6 per centum per annum, a sum equal to, or at the option of the owner of the policy, less than, the reserve at the end of the current policy year on this policy and on any dividend additions thereto, computed according to the American Experience Mortality Table, and interest at the rate of three and one-half per centum per annum, less a surrender charge not to exceed one per centum of the amount insured by this policy and of any dividend additions thereto. The loan values available from year to year are given in the schedule below.

The Company, however, will deduct from such loan value any existing indebtedness to the Company and any unpaid balance of the premium for the current policy year, and may collect interest in advance on the loan to the end of the current policy year. Failure to repay any such advance or to pay interest shall not avoid this policy unless the total indebtedness to the Company shall equal or exceed such loan value at the time of such failure and until one month after notice shall have been mailed by the Company to the last known address of the Insured and of the assignee, if any. No condition other than as herein provided shall be exacted as a prerequisite to any such advance.

ASSIGNMENT.—No assignment of this policy shall be binding upon the Company until it be filed with the Company at its said Home Office. The Company assumes no responsibility as to the validity of any assignment.

OPTIONS ON SURRENDER OR LAPSE.—After this policy shall have been in force two full years, if there be no indebtedness to the Company, the owner, within one month after any default, and on the proper surrender of this policy to the Company at its Home Office, may elect (a) to accept the value of this policy in cash, or (b) to purchase non-participating paid-up insurance, payable at the same time and on the same conditions as this policy, or (c) to have the insurance continued in force from date of default, without future participation and without the right to loans, for its face amount, including any outstanding dividend additions, less any indebtedness to the Company. The amounts of cash surrender value, and paid-up insurance, exclusive of the value of any undrawn dividend additions, also the periods of continued insurance, are as shown in the following

TABLE OF LOAN AND SURRENDER VALUES.

The figures apply to a policy for $1,000. As this contrac for $10,000.00, the loan, cash, or paid-up insurance available in year will be ten times the amount stated in the table for that ye

At End of	Cash or Loan Values	Paid-up Life Insurance	Paid-up Continued Insurance Yrs	Mos.	At End of	Cash or Loan Values	Paid-up Life Insurance	Paid-Contin Insura Yrs.
2	$ 26	$ 67	3	3	12	$284	$596	22
3	47	120	5	9	13	315	646	23
4	71	176	8	4	14	347	697	23
5	94	229	10	11	15	380	747	24
6	119	284	13	2	16	415	798	25
7	144	336	15	3	17	450	848	26
8	170	390	16	11	18	487	898	28
9	197	442	18	6	19	526	949	30
10	225	493	19	10	20	566	1000	Paid u
11 Yrs.	254	545	21	0	Yrs.			

All indebtedness to the Company, outstanding at the time settlement, will be deducted from the reserve used in the calcu tion of the value above specified, and will reduce said contin insurance or paid-up value by the proportion that such indebt ness bears to said reserve.

REINSTATEMENT.—In case of continued temporary insurance u der the above provisions, this policy, upon evidence of insurabil satisfactory to the Company, may be reinstated within the fi three years of the term for which the insurance is continued payment of arrears of premiums with interest at six per centum p annum.

OPTIONS AT MATURITY.—The Insured, by written notice to t Company at its Home Office, and with the written consent of t assignee and irrevocable beneficiary, if any, may elect to have t net sum payable under this policy paid either in cash or as fo lows:

(1) By the payment of equal annual instalments for a specif number of years, the first instalment being payable immediate in accordance with the following table for each $1,000 of said n sum.

(2) By the payment of equal annual instalments, payable the beginning of each year, for a fixed period of twenty years, a for so many years longer as the payee shall survive, in accordan with the following table for each $1,000 of said net sum.

Instalments payable under options (1) or (2) which shall n have been paid prior to the death of the payee shall be paid, unle otherwise directed in said notice, to the executors, administrator or assigns of the payee.

If the Insured shall not have directed otherwise, the beneficia may, after the death of the Insured, by like written notice, and wi the written consent of the assignee, if any, select either of the abo options.

Unless otherwise specified by the Insured, the payee may any time receive the commuted value of payments yet to be mad computed upon the same basis as option (1) in the following tabl provided that no such commutation will be made under option (2 except after the death of the payee occurring within the aforesa twenty years.

TABLE OF INSTALMENTS FOR EACH $1,000.

OPTION (1)		OPTION (2)					
Number of Instalments	Amount of Each Instalment	Age of Payee when Policy Becomes Payable	Amount of Each Instalment	Age of Payee when Policy Becomes Payable	Amount of Each Instalment	Age of Payee when Policy Becomes Payable	Amount of Each Instalment
2	$507 39	0	$42 48	25	$43 16	50	$56 60
3	343 23	1	40 17	26	43 49	51	57 29
4	261 19	2	39 69	27	43 84	52	57 98
5	211 99	3	39 06	28	44 20	53	58 66
6	179 22	4	38 93	29	44 58	54	59 32
7	155 83	5	38 91	30	44 98	55	59 96
8	138 30	6	38 96	31	45 39	56	60 58
9	124 69	7	39 05	32	45 82	57	61 16
10	113 81	8	39 19	33	46 27	58	61 72
11	104 92	9	39 35	34	46 73	59	62 23
12	97 53	10	39 52	35	47 22	60	62 71
13	91 29	11	39 70	36	47 73	61	63 15
14	85 94	12	39 88	37	48 25	62	63 56
15	81 32	13	40 08	38	48 79	63	63 89
16	77 29	14	40 28	39	49 36	64	64 20
17	73 74	15	40 49	40	49 94	65	64 45
18	70 59	16	40 71	41	50 54	66	64 67
19	67 78	17	40 94	42	51 17	67	64 85
20	65 25	18	41 18	43	51 80	68	64 98
21	62 98	19	41 42	44	52 45	69	65 09
22	60 91	20	41 68	45	53 12	70	65 16
23	59 04	21	41 95	46	53 80	71	65 21
24	57 32	22	42 24	47	54 49	72	65 23
25	55 75	23	42 53	48	55 19	73	65 25
		24	42 82	49	55 89	and over	

Agents are not authorized to modify this policy or to extend time for paying a premium.

Witness Whereof, the Company has caused this Policy be executed this *25th* day of *February*, 19*12*.

D. C. RIHELDAFFER, *Secretary.* HARRISON B. SMITH, *President.*

APPLICATION.

I hereby agree that all the statements and answers herein are warranted to be true; that this contract shall not take effect until the first premium has been paid during my good health and within sixty days of the date of the policy hereby applied for. The company will apply all dividends upon my policies of insurance towards the purchase of paid up insurance additions until otherwise ordered.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIU
LIFE POLICY WITH DISABILITY BENEFITS

No. 99999. AGE
AMOUNT $10,000. PREMIUM $37.

THE STATE LIFE INSURANCE COMPAN
OF INDIANAPOLIS, INDIANA.

Hereby Insures the life of *John Doe* (hereinafter called insured) of *Indianapolis*, State of *Indiana*, and agrees to pay sum of *Ten Thousand* Dollars at the Home Office of the Comp Indianapolis, Indiana, to *Mary E. Doe, his wife* (or to such o beneficiary or beneficiaries as may be designated by the inst as hereinafter provided) if living, otherwise to the insured's ecutors, administrators or assigns, upon receipt at said H Office of due proof of the death of the insured, and of the inte of the claimant, this Policy being then in force, less any indeb ness to the Company on account of or secured by this Policy, cluding any of the current year's premium remaining unpaid.

NON-FORFEITURE OPTIONS.—After premiums have been paid two years from the date hereof (this policy being then in fo and provided there is no indebtedness against it), at the time premium becomes due, or within the period of grace, or upon fault in the payment of any premium when due, or within thi one days thereafter, the owner of this policy may select any one the options in the following table, and in the event that no s selection is made, the Company will continue this policy in fo as extended insurance, according to the first option, and all ot options will be deemed waived; such extended insurance being n participating and without loan or cash values. The values in table apply only in the event there is no indebtedness against policy; but any such indebtedness may be paid in cash and values in the table will then be applicable; or if not so paid, the c and loan values will be reduced by the amount of indebtedness, a the amount of paid-up insurance will be reduced in the ratio of indebtedness to the net value of such insurance, and the exten insurance shall be for such length of time only as the excess of net value of extended insurance as shown in the table, over the debtedness will purchase at the insured's attained age at the single premium rate by the American Experience Table of M tality and three per cent interest. Dividend additions to the poli and additional premium payments for any fractional part of a ye if any, will increase the values in the table in proportion to the crease in the value of the reserve thereby.

If full years' premiums have been paid for	First Option		Second Opt.	Third Option	Fourth Opt.
	Extended Insurance in years and days for the full amount of this policy		Upon legal surrender of this policy a paid-up participating policy for	Amount the Company will pay in cash upon legal surrender of this Policy	Amount the Company will loan, subject to the loan provisions on the second page hereof
	Years	Days			
2 Years	2	33	$ 540 00	$ 235 40	$ 230 00
3 "	4	315	1060 00	478 70	470 00
4 "	7	251	1610 00	730 00	730 00
5 "	10	154	2150 00	989 60	980 00
6 "	12	330	2680 00	1257 80	1250 00
7 "	15	34	3210 00	1535 00	1530 00
8 "	16	352	3740 00	1821 40	1820 00
9 "	18	204	4270 00	2117 20	2110 00
10 "	19	341	4800 00	2422 80	2420 00
11 "	21	45	5320 00	2738 80	2730 00
12 "	22	64	5840 00	3064 70	3060 00
13 "	23	47	6360 00	3401 60	3400 00
14 "	24	10	6880 00	3749 60	3740 00
15 "	24	339	7400 00	4109 00	4100 00
16 "	25	326	7910 00	4480 40	4480 00
17 "	26	363	8430 00	4864 20	4860 00
18 "	28	134	8950 00	5261 40	5260 00
19 "	30	116	9470 00	5672 70	5670 00
20 "	For Life		10000 00	6099 20	6090 00
21 "				6667 20	6660 00
22 "				7232 40	7230 00
23 "				7767 30	7760 00

The reserve on this policy is computed on the basis of the American Experience Table of Mortality and three per cent interest. The first year's insurance under this policy is term insurance purchased by the whole or a part of the premium to be received during the first policy year, and the policy shall be valued according to its terms and the laws of the State of Indiana. In every case the values in the foregoing table are equal to the full reserve on the policy less not to exceed one-half of one per centum of the sum insured. After the period covered by the foregoing table, and subject to the same conditions, the cash and loan values will be the full reserve less any indebtedness against the policy.

This contract is made in consideration of the application therefor, which is made a part hereof, and a copy of which is hereto attached, and in further consideration of the sum of *Three Hundred Seventy-two and 00-100* Dollars, to be paid in advance to the Company on or before the delivery of this policy, and of the payment of a like sum on or before the *ninth* day of *February* in each year until *twenty* full years' premiums, including the first, have been paid or until the prior death of the insured.

I. PAYMENT OF PREMIUMS.—The Company will accept payment of premiums at other times than as stated above in advance, as follows: *One Hundred Ninety-three and 40-100* Dollars *semi*-annually on each *ninth* day of *February and August* or *Ninety-eight and 60-100* Dollars *quarter*-annually on each *ninth* day of *February, May, August and November.*

Except as herein provided, the payment of a premium or any installment thereof, shall not maintain the policy in force beyond the date when the next premium or any installment thereof is payable.

All premiums are payable in advance at said Home Office or to an agent of the Company, upon delivery of the receipt therefor signed by the President or Secretary of the Company, and countersigned by the said agent.

A grace of thirty-one days shall be granted for the payment of every premium after the first year, during which time the insurance

shall continue in force. If the Insured shall die during the perio grace, any unpaid premium for the current year will be dedu from any amount payable hereon in any settlement hereunder.

II. PARTICIPATION.—This policy shall participate in the sur of the Company, except during such time as it may be in forc extended insurance, as apportioned by the Board of Directors of Company, and at the end of the second year and annually th after the divisible surplus so ascertained accruing thereon wil credited to this policy as a dividend. Dividends thus credited, at option of the owner of this policy, shall be: First, paid in cash Second, applied toward the payment of any premium; or Th applied to the purchase of paid-up participating additional insur which may be surrendered at any time and the reserve value, less than the original cash value, applied to pay current premiu or Fourth, left to accumulate to the credit of the policy with inte at not less than three per cent per annum, and payable at the turity of the policy, or withdrawable on any anniversary of date. Unless the owner of this policy shall elect otherwise writing, the apportioned dividends shall be held to the credit of policy, in accordance with the Fourth Option, and if any premiu not paid at the expiration of the days of grace the Company keep the policy in force by applying said dividend accumulation the payment due on the policy, provided such accumulations sufficient to pay a quarterly installment of an annual premium.

III. PAID-UP AND ENDOWMENT OPTIONS.—Whenever the serve on this policy at the end of a policy year, taken toge with the reserve on existing additions, shall be equal to or gre than the net single premium by the American Experience Tabl Mortality, with three per cent interest for an amount of insur equal to the face amount of this policy for the attained age of Insured, the Company, at the written request of the Insured, acco panied by the policy (provided this policy be free from indebte ness), will endorse the policy as full-paid participating insuran payable at the same time and in the same manner as the origin policy for such an amount as said reserve will purchase when th applied; or whenever said reserve at the end of a policy year, sh be equal to or greater than the face amount of this policy, t Company, upon receipt of the policy with a full and valid surrend thereof and all claims thereunder, will pay in cash the face amou of this policy and any excess of said reserve, less any existing i debtedness to the Company on account of or secured by this poli

IV. PRIVILEGE OF CHANGE.—This policy while in full force a before the Insured has attained the age of sixty years, may changed at any time without medical re-examination, for a poli of the same amount upon any plan issued by the Company at t time this policy takes effect, and having a higher rate of premiu Such change shall be effective upon payment of a sum equal to t difference between the premiums on the new policy and the pr miums paid on this policy, with compound interest at the rate five per cent per annum from the due date of each payment to t date when the change is made, and upon the surrender of this polic The new policy will take effect as of the date of this policy, an the premium will be based upon the same age as this policy. Th cash value of any dividends standing to the credit of this polic as well as any additional cash value of such dividends that woul have been creited under the new policy, may be used in the settl ment of the difference in premiums.

V. LOANS.—After two full years' premiums shall have bee paid, at any time while this policy is in force, except such time a it shall be in force as extended insurance, the Company will loan o the sole security of this policy upon proper and legal assignme and delivery thereof, a sum equal to, or at the option of the In sured, less than the loan value of the policy in the table of option on the first page hereof according to the number of full year premiums paid, at the time the loan is made, plus the value of th reserve on any dividend additions to the policy, less any existin indebtedness on or secured by the policy and any unpaid portio

he current year's premium. Interest in advance to the end of current policy year, at five per cent per annum will be charged. rest at the same rate will be due and payable annually in ad- e thereafter, and if not so paid will be added to the principal bear the same rate of interest: Provided, that unless applied n the anniversary of the date of the policy, or within thirty- ays thereafter, the Company reserves the right to defer such for not exceeding three months from the receipt of the applica- therefor. Failure to repay such loan, or to pay interest thereon due, shall not void the policy, unless the total indebtedness n shall equal or exceed the amount loanable hereunder, at the of such failure, in which case the policy shall immediately and become void: Provided, that such termination shall not effect until thirty-one days after notice shall have been mailed he Company to the last known address of the Insured and nee, if any.

VI. TOTAL AND PERMANENT DISABILITY.—If the Insured, after g at least one full annual premium and before default in the ent of any subsequent premium, and before attaining the age ty years, shall become wholly and permanently disabled by y injury or by disease, so that he is and will be permanently, nuously and wholly prevented thereby from performing any for compensation or profit, or from following any gainful occu- n, the Company, upon receipt at its Home Office, of due proof ch disability of the Insured, will waive payment of the pre- s thereafter becoming due, by a written endorsement hereon. premiums so waived shall not be a lien on this policy, and the s in the table of options on the first page hereof shall increase e same manner as if the premiums were paid by the Insured. e Insured should so far recover as to be able to engage in any ful occupation, the obligation on the part of the Company to e payment of premiums shall cease, and the Insured shall re- payment of premiums in accordance with this contract, be- ing with the first premium becoming due after the date of such very. Proofs similar to those required in the first instance of continuous disability, must be furnished prior to the payment ch premium by the Company, if requested. Without prejudice y other cause of disability, the entire and irrecoverable loss of ight of both eyes, or the severance of both hands above the s, or of both feet above the ankles, or of the entire hand and foot, occurring before age sixty, will be considered total and anent disability within the meaning of this provision.

Upon the written request of the Insured and of the beneficiary assignee, if any, after proof of total and permanent disability foresaid, and in lieu of all other values, benefits and options n provided, the Company will pay in full settlement of this , one-twentieth of the sum originally insured (exclusive of any ent benefit) and dividend additions, if any, and will pay the amount annually thereafter, until twenty such payments in ave been made, provided, that if there be any indebtedness st this policy, the amount of such annual payments will be ced in the same proportion that such indebtedness bears to -fourths of the sum insured. In the event of the death of the red prior to the last of said payments, any remaining payments be made to the beneficiary, if living, if not, then to the execu- administrators or assigns of the Insured.

VII. CHANGE OF BENEFICIARY.—The Insured at any time and out cost, during the continuance of this policy, and subject to ules of the Company regarding assignment and change of bene- ies, may change the beneficiary by written notice to the Com- , at its Home Office; such change shall take effect on the rsement of the same on the policy by the Company, and be ject to the rights of any assignee.

VIII. ENTIRE CONTRACT.—This policy, together with the ap cation therefor shall constitute the entire contract between parties hereto. All statements made by the Insured shall, in t absence of fraud, be deemed representations and not warrant and no such statement shall avoid this policy unless it is c tained in the application therefor.

IX. SUICIDE.—If the Insured, whether sane or insane, shall by his own hand or act, within one year from the date her the liability of the Company shall be limited to the amoun premiums paid hereon.

X. REINSTATEMENT.—This policy will be reinstated at time succeeding default in premium payment upon evidence sa factory to the Company of the insurability of the Insured acc ing to the Company's usage, and payment of all premium arre with interest at the rate of five per cent per annum, and the p ment or reinstatement of any indebtedness which existed at time of such default with interest from that date.

XI. ASSIGNMENT.—No assignment of this policy shall be bi ing upon the Company until it is filed with the Company at Home Office. The Company will not assume any responsibility the validity of any assignment. All claims under assignments subject to satisfactory proof of the assignee's interest in the insured.

XII. INCONTESTABILITY.—This policy shall be incontest after one year from the date hereof, except for non-payment premiums. If the age of the Insured has been misstated, amount payable under the policy shall be such as the premium p would have purchased at the correct age.

XIII. INSTALLMENT OPTIONS.—The Insured reserves the ri to change the method of payment of this policy as a death cl without the consent of any beneficiary, by filing at the Home Of of the Company a written request therefor, accompanied by policy for endorsement of such change thereon, so as to provide t each $1,000 of insurance due upon maturity of this policy by death of the Insured shall be paid to the beneficiary in accorda with any one of the following installment options. In the event there being more than one beneficiary entitled to share in the p ceeds of the policy, the continuous installment options cannot selected, but the right under the limited installment option shall joint and vest in the survivors, and shall not be severed with the consent of the Company. The first installment will be paid each case upon receipt of due proof of the death of the Insur during the continuance of this policy, and of the interest of claimant; subsequent installments will be paid annually thereaf Unless the Insured shall make and file a written request ther the Company will not commute any installment payments du the lifetime of the beneficiary.

Option 1. In ten annual installments of $113.80 each, amo ing to $1,138.00.

Option 2. In fifteen annual installments of $81.30 e amounting to $1,219.50.

Option 3. In twenty annual installments of $65.25 e amounting to $1,305.00.

Option 4. In annual installments during the life of the be ficiary, the amount of each installment to be determined by schedule below for this option, in accordance with the age of beneficiary, nearest birthday, at the date of the death of the sured. If the beneficiary should die before twenty annual inst ments have been paid, the Company will pay any remaining inst ments to the executors, administrators or assigns of the benefici

Option 5. In annual installments during the life of the be ficiary, the amount of each installment to be determined by schedule below for this option, in accordance with the age of beneficiary, nearest birthday, at the date of the death of the sured.

Age.	Option No. 4.	Option No. 5.	Age.	Option No. 4.	Option No. 5.
Age of Benefici'ry at Death of Insured.	Twenty Annual Instalments Certain with Continuous Instalments During Life of Beneficiary.	Annual Instalments Payable during the Life of the Beneficiary.	Age of Benefici'ry at Death of Insured.	Twenty Annual Instalments Certain with Continuous Instalments During Life of Beneficiary.	Annual Instalments Payable during the Life of the Beneficiary.
20	$41	$43	51	$57	$66
21	41	43	52	57	68
22	42	43	53	58	69
23	42	44	54	59	71
24	42	44	55	59	73
25	43	45	56	60	75
26	43	45	57	61	77
27	43	45	58	61	79
28	44	46	59	62	82
29	44	46	60	62	84
30	44	47	61	63	87
31	45	47	62	63	90
32	45	48	63	63	93
33	46	48	64	64	96
34	46	49	65	64	100
35	47	49	66	64	103
36	47	50	67	64	106
37	48	51	68	64	110
38	48	51	69	65	114
39	49	52	70	65	117
40	49	53	71	65	121
41	50	54	72	65	125
42	51	55	73	65	129
43	51	56	74	65	133
44	52	57	75	65	136
45	53	58	76	65	139
46	53	59	77	65	143
47	54	60	78	65	147
48	55	62	79	65	151
49	55	63	80	65	154
50	56	64			

XIV. INSTALLMENT COUPONS.—Should the policy become a lid claim by death, and the Insured has selected either the first, ond or third of the installment options as above provided, the mpany will upon surrender of the policy, issue to the beneficiary installment contract with coupons attached, numbered consecu- ly according to the number of such installments under the option ected, and each coupon providing for the payment of one of the ual installments, and should the fourth or fifth option be se- ted, the Company will upon such surrender of the policy, issue the beneficiary its annuity contract, providing for the payment of ual installments, in accordance with the terms of the option ected.

XV. PREMIUMS.—In case any premium should not be paid n due, according to the terms of this contract, then and in every h case, this policy shall cease and determine, except as otherwise ein expressly provided. If any note or other obligation given for first year's premium or any part thereof on this policy shall not paid when due, this policy contract shall be and become null and id without any notice or action of the Company, notwithstanding ny receipt which may have been given for such premium.

XVI. AUTHORITY.—Only the President, a Vice-President or Secretary (and then in writing only) has power in behalf of Company to make or modify this or any contract of insurance to extend the time for paying any premium, and the Company not be bound by any promise or representation heretofore or after given by any person other than the above.

XVII. PROOFS OF DEATH.—In the event of the death of Insured while this policy is in force, application should be mad the Company at its Home Office, for blank forms upon whic make proofs.

XVIII. CHANGE OF ADDRESS.—The Insured should give pr notice to the Company of any change of residence or postoffice dress. Notice of each and every payment due or to become hereon at the date named is given and accepted by the delivery acceptance of this policy, and any further notice of such pay due or to become due required by any statute is hereby expr waived.

XIX. ANNUAL MEETING.—The Insured is hereby notified by virtue of this policy, while the same remains in force, he member of the State Life Insurance Company, and entitled to at its annual meetings, which are holden at its Home Office, in City of Indianapolis, Indiana, on the third Thursday of Janua each year, at two o'clock P. M.

In Witness Whereof, The State Life Insurance Company caused this Policy to be signed by its President and Secretary its Home Office in the City of Indianapolis, this *ninth* day *February*, one thousand nine hundred and *thirteen*.

ALBERT SAHM, *Secretary.* HENRY W. BENNETT, *Presiden*

INSURANCE DEPARTMENT

Office of Auditor of State of Indiana,
W. H. O'Brien, Auditor. Indianapolis, Dec. 10th, 1

I hereby certify that the State Life Insurance Company Indianapolis, Indiana, does business under the Compulsory Res Deposit Law of the State of Indiana, and maintains in accorda with said Law in the office of the Auditor of State of Indian deposit of securities in character as required by said Law in amount in excess of the net cash value of all outstanding poli

In Testimony Whereof, I hereunto set my hand and affix official seal this 10th day of December, 1912.

(SEAL) W. H. O'BRIEN, *Auditor of State.*

APPLICATION

I agree on behalf of myself and of any person who shall or claim any interest in any policy based upon this applicat as follows: That no statements, promises or information mad given by, or to, the person soliciting or taking this application f policy, or by or to any other person, shall be binding on the O pany or in any manner affect its rights, unless such stateme promises or information be reduced to writing, and presented to officers of the Company at the Home Office, in this application, that the Insured may, without the consent of the beneficiary, rec every benefit, exercise every right and enjoy every privilege c ferred upon the Insured by such policy.

I further agree that, should any policy based upon this ap cation be issued on the participating plan, that in any distribu of surplus the principles and methods which may then be in by the Company for such distribution, and the Company's de mination of the amount belonging to the policy herein applied shall be and the same are ratified and accepted by me for my and for every person who shall at any time have or claim any terest in the contract.

It is hereby agreed that all the foregoing statements and also
e I make to the Company's Medical Examiner, which are
by made a part of this application, are offered to the Company
consideration for the policy applied for, which policy I agree
cept, if issued as applied for, but the same shall not take effect
this application, which I agree to complete by submitting to
dical examination, has been accepted by the Company at the
e Office in Indianapolis, Indiana, and the first premium shall
been paid to and accepted by the Company, or an authorized
t during the life and good health of the person herein pro-
d for insurance; provided, that if the premium on the policy
applied for shall be paid by me at the time of making this
ation the insurance shall be in force from the date of the ac-
ce of this application by the Company's Medical Director.

hereby waive, both for myself and for all persons who may
fter claim any interest in the policy herein applied for, all
ghts under any and all statutes that prohibit or restrict any
cian who has attended me or prescribed for me, or who may
e future attend me or prescribe for me, from testifying in
court regarding my health, habits, or any communications I
have made to him regarding the same, and I agree that such
cian or physicians may testify as to all such matters as fully
no legal prohibition or restriction on such testimony had ever
d.

MEDICAL EXAMINER'S FORM.

certify that my answers to the foregoing questions are correctly
ded by the Medical Examiner.

20-PREMIUMS LIFE POLICY.

No. 99,999. A
AMOUNT, $10,000. PREMIUM, $

THE STATE MUTUAL LIFE ASSURANCE COMI
OF WORCESTER, MASSACHUSETTS.

In Consideration of the Application for this Policy, is made a part of this Contract, a full copy of which applica hereunto annexed, and in further consideration of the pa in advance, of the premiums required by this Policy, does the life of *John Ward,* of *Worcester,* County of *Worceste* State of *Massachusetts,* herein called the insured, in the a of *Ten Thousand* Dollars, and promises to pay, at its Home in Worcester, said amount to *Mary Ward, wife* of the in if living, or to such other beneficiary as may, according conditions stated herein, be finally designated and recogni endorsement hereon, and if no such beneficiary be then then to the executors, administrators or assigns of the in upon due proof of the death of the said insured, during th tinuance in force of this Policy, the unpaid premium, or ments thereof, if any, for the balance of the policy year th tered upon, and any other indebtedness to the Company c count of this Policy being first deducted therefrom.

The Annual Premium required by this Policy is *Hundred and Sixty* Dollars, and is due and payable on or b the *first* day of *February* in each year during the continuan this Policy, until *twenty* full year's premiums shall have been or until the prior death of the insured.

This Policy is Issued and Accepted subject to the visions and conditions specified on the second and third hereof, which are hereby made a part of this Contract.

In Case of Failure to Pay Any Premium When D within the grace period, this Policy shall thereupon lapse become void, and all premium payments previously made sh forfeited to the Company, and its only liability hereunder be such, if any, as is stated in this Policy. This Policy is i by the Company and accepted by the insured with the agree that, subject to the provisions contained herein, no annual mium, or semi-annual or quarter-annual instalment of the a premium, paid on this Policy shall continue it in force beyon date on which the next annual premium, or semi-annual or ter-annual instalment of the annual premium, shall become

This Policy Shall Be Incontestable after one year fro the date of its issue, except for non-payment of premiums.

In Witness Whereof, the said Company has, by its Presi-
t and Secretary, executed this Contract at Worcester, Massa-
isetts, this *first* day of *February,* one thousand nine hundred
d *ten.*

D. W. CARTER, *Secretary.* B. H. WRIGHT, *President.*

GENERAL PROVISIONS.

POLICY AND APPLICATION ENTIRE CONTRACT.—This policy and application therefor shall constitute the entire contract between parties hereto, and all the statements made by the insured shall, he absence of fraud, be deemed representations and not warran- and no such statement shall avoid this policy or be used in ce to a claim thereunder unless it be contained in the written cation therefor and a copy of such application be annexed to when issued.

PREMIUM PAYMENTS AND PREMIUM LOANS.—This policy shall take effect until actually delivered and the first premium paid on during the lifetime of the insured.

The possession of this policy is not evidence that the first pre- has been paid. The first and all subsequent premiums are and payable at the Home Office of the Company in Worcester, achusetts, or to an agent of the Company upon delivery of a pt for the premium, signed by the President, Vice-President, ecretary, and countersigned by the agent designated thereon.

The premiums on this policy are payable annually, in advance, the insured may, with the assent of the Company, pay the same, dvance, in semi-annual or quarter-annual instalments, according he Company's published rates therefor, provided such semi- al or quarter-annual instalment of the annual premium amounts t least the sum of $5.00.

If this policy be not assigned, upon request of the insured, e prior to any default in the payment of any premium here- r, the Company will make a loan to the insured, with interest he rate of five per centum per annum, for the sole purpose of ng such premium, provided the Cash Surrender or Loan Value under is sufficient to cover such loan with interest to the time ext premium (annual, semi-annual or quarterly) is due hereon. premium loan, with accrued interest, may be repaid at any prior to default in premium payment, but until paid will be an tedness hereunder.

GRACE PERIOD.—After one full annual premium has been paid n, a grace of thirty-one days, without interest, will be allowed e payment of all future premiums. During the period of grace policy shall remain in full force.

RE-INSTATEMENT.—This policy may be re-instated at any time default in premium payment, provided it has not been sur- ered for its cash value, or its extension period expired, upon production of evidence, satisfactory to the Company, of the in- bility of the person whose life was insured and the payment of ver-due premiums and the payment or re-instatement of any indebtedness to the Company under this policy with simple est at the rate of five per centum per annum.

MODIFICATIONS.—Agents are not authorized to modify this policy o extend the time of paying the premium.

CHANGE OF BENEFICIARY.—If the right to do so has bee served in the application for this policy, the insured, if of full at any time during the continuance of this policy, may chang successively change the beneficiary hereunder, whether origin substituted, without his or her consent, provided that any pro beneficiary shall have an insurable interest in the life of the ins and, further, that any change in beneficial interest shall be su to the right of any assignee. The insured may, however, de the designation of any beneficiary to be irrevocable. During lifetime of any irrevocably designated beneficiary, the insured not have the right to revoke or change the designation of that ficiary, without his or her consent. If any beneficiary, revocab irrevocable, dies before the insured, the interest of such benef shall vest in the insured. Every change or designation mu made by written notice to the Company at its Home Office, a panied by this policy, and will take effect only when endors this policy by the Company.

CHANGE OF PLAN.—At any time while this policy is in force, it may be changed, without medical examination, to any form of policy in use by the Company at the time this policy issued, provided the rate of premium be not diminished the upon the payment of such an amount and the execution of papers as the Company may require. The new policy shall b the same amount, bear the same number and date, and writt the same age as this policy.

SUICIDE.—If the insured shall commit suicide within one from the date hereof, while sane or insane, this policy shall be and void, except for the amount of the premium paid thereon.

ASSIGNMENT.—No assignment of this policy shall be valid u made in writing and filed with the Company at its Home Office receiving or filing any assignment, the Company assumes no re sibility as to its validity. The claim of any assignee shall be ject to any indebtedness to the Company hereunder.

ERROR IN AGE.—If the age of the insured was incorrectly s in the application for this policy, the amount payable here shall be such as the premium paid would have purchased at the rect age. Any error in age discovered during the lifetime o insured will be subject to correction and adjustment of premiu

NON-FORFEITURE PROVISIONS.

NON-FORFEITURE OPTIONS.—After two full years' premiums been paid on this policy, the holder hereof, within thirty days default in the payment of a subsequent premium, may elect writing filed with the Company at its Home Office,

(a) to surrender the policy and, with the written assent o person to whom it is made payable, receive its value in cash, or

(b) take paid-up insurance, which shall be participating, able at the same time and on the same conditions as in the ori contract, or

(c) have the insurance continued in force from the anniver last passed for its face amount, including any outstanding divi additions and less any indebtedness to the Company hereon o cured hereby, but without the right to loans.

AUTOMATIC PAID-UP PROVISION WITH SPECIAL BENEFITS.—If holder shall not within thirty days from default surrender policy to the Company for cash, as provided in Option (a), or by a writing filed with the Company at its Home Office to take tended Insurance as provided in Option (c), the insurance will

ding upon the Company from the date of default without any ther stipulation or act on the part of the insured, as provided Option (b).

The Cash Surrender Value of Paid-up Insurance under Option), at any time, will be its net legal reserve. Paid-up Insurance ler Option (b) will have Loan Values and will participate an- ally in the divisible surplus of the Company.

CASH SURRENDER AND LOAN VALUES.—The Cash Surrender and an Value for each year, given in the accompanying table, is the erve on this policy less a surrender charge having a maximum second year (after payment of premiums for two full years) of Dollars for each One Thousand Dollars of insurance hereunder, decreasing annually thereafter by One Dollar and Twenty-five ts for each One Thousand Dollars of insurance hereunder.

After payment of premiums for ten full years, the Cash Sur- der and Loan Value for each year, including the intermediate s beyond twenty not given in the accompanying table, is the full ve under this policy.

VALUES INCREASED BY ADDITIONS OR BY PAYMENT OF QUARTERLY SEMI-ANNUAL PREMIUMS.—The said values will be increased if e are any outstanding paid-up additions to this policy and di- shed if there be any indebtedness hereunder.

If any semi-annual or one or more quarter-annual instalments he annual premium have been paid in any year, the values for year will be the values at the end of the last policy year for ch the annual premium was paid in full plus such proportionate t of the increase in the values at the end of the succeeding year.

TERM OF EXTENDED INSURANCE AND AMOUNT OF PAID-UP INSUR- CE.—The term for which this policy will be continued as Ex- ded Insurance or the amount of Paid-up Insurance, as given in accompanying table, is such as the Cash Value will purchase a net single premium at the attained age of the insured, accord- to the American Experience Table of Mortality, with interest three per centum per annum; but no provision contained herein ll operate to continue this policy in force beyond the term for ch it was originally written.

EXTENDED INSURANCE PARTICIPATING AND CASH VALUES.—If this cy is continued in force as Extended Insurance, it shall partici- e annually in the divisible surplus of the Company and its Cash render Value will be its net legal reserve; and, upon proper re- st and release on the part of the insured, may be reconverted a participating paid-up policy for an amount its Cash Value purchase as a net single premium at the attained age of the red, according to the American Experience Table of Mortality, interest at three per centum per annum.

POLICY LOAN.—After two full annual premiums have been paid this policy, and provided it is not continued as Extended Insur- e, the holder hereof, upon its proper assignment and delivery to Company, shall, within thirty days of the application therefor, entitled to a loan from the Company on the sole security of this cy, with interest at the rate of five per centum per annum, of a not exceeding its loan value, as shown by the accompanying e, less interest on the amount so loaned to the next anniversary this policy, and less any indebtedness to the Company under this cy and any unpaid portion of the premium for the then current cy year. Failure to repay any such loan or to pay interest eon shall not avoid this policy while the total indebtedness eon is less than such loan value at the time such default in pay- t occurs nor until thirty-one days after notice has been mailed the Company to the last known address of the insured and as- nee, if any.

At End of Year After Payment of Premiums for	Cash Surrender or Loan Values.	Participating Paid-up Insurance.	Participatin Extended Insurance.	
	Amount.	Amount.	Years.	D
2 full years.	$347 20	$800	3	
3 " "	594 50	1340	6	
4 " "	849 60	1880	9	
5 " "	1112 70	2420	12	
6 " "	1384 00	2960	14	
7 " "	1663 90	3490	16	
8 " "	1952 70	4020	18	
9 " "	2250 60	4550	19	
10 " "	2557 80	5070	21	
11 " "	2862 30	5570	22	
12 " "	3176 80	6060	23	
13 " "	3501 60	6550	24	
14 " "	3837 00	7040	24	
15 " "	4183 30	7530	25	
16 " "	4541 00	8020	26	
17 " "	4910 80	8520	27	
18 " "	5293 10	9010	29	
19 " "	5688 90	9500	31	
20 " "	6099 20	10000	Life.	
25 " "	6637 20			
30 " "	7232 40			
35 " "	7767 30			
40 " "	8249 30			
45 " "	8690 60			
50 " "	9095 10			
55 " "	9452 30			
60 " "	9708 70			
61 " "	10000 00			

The above Values are computed according to the American Exper Table of Mortality with interest at three per centum per annum, an upon the assumption that the premiums required by this policy (less cu dividends) have been paid in full and that there is no indebtedness t Company on account of this policy.

If the term of this policy extends beyond twenty years, the Valu the intermediate years after twenty, and the extensions, will be furn upon application.

DIVIDEND PROVISIONS.

DIVIDENDS.—This policy shall participate in the surplus of Company.

The proportion of the divisible surplus of the Company tributed by this policy shall be ascertained and distributed ann as dividends, beginning at the end of the first policy year. such dividend shall, annually, at the option of the holder o policy,

(a) be payable in cash, or

(b) be applied in reduction of premiums, or

(c) to the purchase of a paid-up addition, which may be rendered at any time for cash, or

(d) be left with the Company to accumulate to the cred this policy and be payable at the maturity thereof or be withd able, either wholly or in part, in cash on demand by the holde this policy or applied as hereinafter set forth. On dividends so interest will be allowed at not less than three per centum annum, but no allowance for interest will be made for a fract part of a year.

AUTOMATIC PAYMENT OF PREMIUM BY DIVIDENDS.—If no ele is made by the holder of this policy prior to any anniversary t of, the dividend for that anniversary will be held by the Comp

provided in Option (d) and if any premium on this policy (an-
l, semi-annual or quarter-annual) is not paid at the expiration
the days of grace, the Company will keep this policy in force by
plying the dividend accumulations to the payment due on this
cy, if such accumulations are sufficient to make such payment
all; provided that nothing herein contained shall operate to
nue this policy in force beyond the period for which any
end accumulation so applied would carry the policy under its
premium rate, nor beyond the term for which this policy was
nally issued. Any dividends which may be apportioned hereon
e this policy is continued as Extended Insurance shall not be
ed to continue this policy in force beyond the term of extension
n in the accompanying table of Values.

METHOD OF APPLYING DIVIDENDS TO PAYMENT OF PREMIUM.—
application of accumulations to the payment of premiums will
ade as follows: The accumulations will be applied to the pay-
t of the annual premium required by this policy. If not suf-
t for the annual premium, then to the payment of a semi-
l instalment of the annual premium, and if not sufficient for
mi-annual, then to the payment of a quarter-annual instalment
e annual premium, and continuing in like manner so long as
remaining accumulations to the credit of this policy are sufficient
y a quarter-annual instalment of the annual premium required
his policy. In case the failure to pay any semi-annual or quar-
nnual instalment of the annual premium required by this policy
rs in any year after a payment of an instalment of such pre-
n has been made by the insured, then the accumulations will be
ied to the payment of unpaid quarter-annual or semi-annual
alments of the annual premium due during the year then entered
n. No remaining portion of such accumulations amounting to
than a quarter-annual instalment of the annual premium, ac-
ing to the Company's published rates therefor, will be applied
ontinuing this policy in force but will remain to the credit of
policy and be paid with the amount due hereunder when it be-
es a claim.

DIVIDENDS APPLIED TO MAKE POLICY FULLY PAID-UP.—Whenever
accumulations from dividends (d) and the cash value of dividend
itions (c), if any, together with the reserve on this policy, com-
d according to the American Experience Table of Mortality with
rest at three per centum per annum, shall be equal to the reserve
puted in like manner on a fully paid-up policy of the same kind
amount at the age then attained by the insured, the Company
upon the execution and delivery of a proper form of request
release, on presentation of this policy at its Home Office in
rcester, make an endorsement thereon showing that it has be-
e fully paid-up.

DIVIDENDS APPLIED TO ACCELERATE MATURITY OF POLICY.—When-
the accumulations from dividends (d) and the cash value of
end additions (c), if any, together with the reserve on this
y, computed as above, shall be equal to the face amount of this
y, the Company will, upon the surrender of this policy, together
a legal release of all claims hereunder, pay as a matured en-
ment the amount of said policy less any existing indebtedness
he Company on account of same.

INSTALMENT OPTIONS.

CONDITIONS OF INSTALMENT SETTLEMENT.—Settlement by In-
ments may be substituted for payment of the proceeds of this
y in one sum, according to one of the following Options, and
ect to the conditions stated below.

If there be any indebtedness to the Company on account of this
cy when it becomes a claim, such indebtedness will be deducted

from its proceeds and the balance due will be the basis t
settlement by Instalments hereunder.

The insured, at any time while this policy is in force,
amount not less than One Thousand ($1,000) Dollars and
signed, may, by notice to the Company in writing, choose
the methods of settlement designated below. After making
tion of manner of payment, the insured may revoke his se
and select another manner by notifying the Company in w
If such choice is not made by the insured, the same privilege
be extended to the beneficiary at the time this policy beco
claim, with the right to receive the present value of any
Instalments in one sum.

After the death of the insured (selection of Instalment O
having been made), on the payment of the first Instalment
either of the plans mentioned below, this policy shall be ret
to the Company for proper endorsement or surrendered to the
pany in exchange for an Instalment Contract in accordance
the Instalment Option selected. The first Instalment shall be
upon satisfactory proof of claim upon the Company, and s
quent Instalments shall be paid annually thereafter upon the
versary of the first Instalment payment.

The beneficiary shall not have the right to commute the In
ments payable hereunder unless the insured, during his or her
time, shall have given such right to the beneficiary, and no
the Company in writing to that effect.

Should the beneficiary under this policy, surviving the ins
dle before receiving all the Instalments payable, the then pr
or commuted value of all such Instalments shall be paid in
sum to the executors or administrators of the said beneficiary
less other provision shall have been previously made for the
tinuation of the Instalment payments.

EQUAL INSTALMENTS.—*Option A.* On the basis of each
Thousand ($1,000) Dollars due, the proceeds may be paid in
number of equal annual Instalments, from five to twenty-fiv
may be designated, according to the following table:

Number of Instalments	5	6	7	8	9	10	
Amount of Instalments	$211 99	$179 22	$155 83	$138 30	$124 69	$113 82	$1
Number of Instalments	12	13	14	15	16	17	
Amount of Instalments	$97 54	$91 29	$85 95	$81 32	$77 29	$73 74	$
Number of Instalments	19	20	21	22	23	24	
Amount of Instalments	$67 78	$65 25	$62 98	$60 92	$59 04	$57 32	$

CONTINUOUS INSTALMENTS.—*Option B.* On the basis of
One Thousand ($1,000) Dollars due, the proceeds may be pai
five, ten, fifteen, twenty or twenty-five Instalments, each fo
amount determined by the attained age of the beneficiar and
number of the stipulated Instalments selected at the time this p
becomes a claim, according to the following table; and in add
thereto similar amounts shall be paid yearly during the after
time of the beneficiary.

Attained Age.	Number of Stipulated Instalments.					Attained Age.	Number of Stipulated Instalments.				
	5	10	15	20	25		5	10	15	20	25
0	$39 92	$39 40	$38 82	$38 20	$37 58	41	$53 16	$52 13	$50 82	$49 28	$47 53
1	39 92	39 40	38 82	38 20	37 58	42	54 01	52 92	51 53	49 88	48 00
2	39 92	39 40	38 82	38 20	37 58	43	54 91	53 75	52 27	50 49	48 47
3	39 92	39 40	38 82	38 20	37 58	44	55 86	54 63	53 04	51 13	48 95
4	39 92	39 40	38 82	38 20	37 58	45	56 87	55 56	53 84	51 78	49 42
5	39 92	39 40	38 82	38 20	37 58	46	57 94	56 54	54 68	52 44	49 90
6	39 92	39 40	38 83	38 23	37 64	47	59 08	57 56	55 55	53 12	50 37
7	39 93	39 44	38 89	38 30	37 72	48	60 28	58 64	56 46	53 81	50 83
8	40 00	39 53	38 98	38 41	37 83	49	61 56	59 78	57 39	54 51	51 30
9	40 13	39 66	39 12	38 55	37 96	50	62 92	60 98	58 36	55 21	51 74
10	40 30	39 82	39 28	38 70	38 11	51	64 36	62 23	59 36	55 93	52 17
11	40 49	40 01	39 46	38 88	38 28	52	65 88	63 54	60 38	56 63	52 59
12	40 69	40 21	39 65	39 06	38 45	53	67 50	64 93	61 44	57 33	52 98
13	40 90	40 41	39 85	39 24	38 63	54	69 22	66 37	62 52	58 02	53 36
14	41 12	40 62	40 05	39 44	38 81	55	71 05	67 87	63 61	58 71	53 71
15	41 35	40 85	40 26	39 64	39 01	56	72 99	69 45	64 72	59 37	54 03
16	41 59	41 08	40 49	39 85	39 21	57	75 04	71 09	65 85	60 02	54 33
17	41 84	41 32	40 72	40 07	39 42	58	77 23	72 79	66 97	60 64	54 60
18	42 09	41 57	40 96	40 30	39 63	59	79 54	74 55	68 10	61 23	54 84
19	42 37	41 83	41 21	40 54	39 86	60	82 00	76 38	69 22	61 79	55 04
20	42 65	42 11	41 47	40 79	40 09	61	84 01	78 27	70 33	62 31	55 22
21	42 95	42 39	41 75	41 05	40 33	62	86 13	80 20	71 42	62 80	55 37
22	43 26	42 69	42 03	41 32	40 59	63	88 35	82 18	72 49	63 24	55 49
23	43 58	43 01	42 33	41 61	40 85	64	90 71	84 20	73 52	63 64	55 58
24	43 92	43 35	42 65	41 90	41 13	65	93 19	86 29	74 52	64 00	55 65
25	44 27	43 67	42 97	42 21	41 41	66	95 80	88 31	75 46	64 30	& over
26	44 64	44 03	43 31	42 53	41 70	67	98 56	90 39	76 35	64 56	
27	45 03	44 41	43 67	42 86	42 01	68	101 45	92 47	77 18	64 77	
28	45 44	44 80	44 04	43 21	42 33	69	104 49	94 55	77 94	64 94	
29	45 87	45 21	44 43	43 57	42 66	70	107 68	96 60	78 63	65 06	
30	46 32	45 65	44 84	43 95	43 00	71	111 01	98 62	79 25	& over	
31	46 80	46 10	45 27	44 35	43 36	72	114 48	100 58	79 78		
32	47 29	46 58	45 71	44 76	43 72	73	118 08	102 47	80 22		
33	47 82	47 08	46 18	45 19	44 10	74	121 82	104 27	80 58		
34	48 37	47 60	46 67	45 63	44 49	75	125 66	105 97	80 85		
35	48 95	48 15	47 19	46 10	44 89	76	129 60	107 56	& over		
36	49 56	48 73	47 73	46 58	45 31	77	133 61	108 99			
37	50 20	49 34	48 29	47 08	45 73	78	137 65	110 25			
38	50 89	49 99	48 88	47 60	46 17	79	141 70	111 31			
39	51 60	50 67	49 50	48 14	46 61	80	145 73	112 17			
40	52 36	51 38	50 15	48 70	47 07		& over	& over			

PARTIAL PAYMENT AND DEPOSIT.—*Option C.* The proceeds or part of the proceeds of this policy, in even Hundreds of Dollars, to the amount of not less than One Thousand ($1,000) Dollars, may be left with the Company and the person entitled thereto shall receive thereon at the end of each year interest at the rate of three per centum per annum. The amount so left with the Company may be withdrawn at any time when an instalment of interest is payable, and if not withdrawn the said amount, together with any accumulation of interest accrued thereon from the date when the last full interest instalment was payable, shall be paid in full upon satisfactory proof of the death of the beneficiary.

PARTIAL PAYMENT AND INSTALMENTS.—*Option D.* The person finally entitled to the proceeds of this policy may elect to take part of said proceeds in cash and have the remainder, in even Hundreds of Dollars and to the amount of not less than One Thousand ($1,000) Dollars, payable in accordance with one of the above Instalment Options.

MONTHLY, QUARTERLY OR SEMI-ANNUAL INSTALMENTS.—Pr sion may be made for payment in monthly, quarterly or se annual instead of annual Instalments, which shall be the equivalent in value of the annual Instalments specified.

INSTALMENTS INCREASED BY DIVIDENDS.—The stipulated Ins ments, payable under Instalment Options A and C and the five, ten, fifteen, twenty or twenty-five under Instalment Optio will be increased by any dividends which may be apporti thereto.

INSTALMENTS INCREASED BY ADDITIONS.—Any outstanding p up dividend additions or dividend accumulations to the credit of policy when it becomes a claim may be taken by the person leg entitled therto, or included in the amount of the Instalment se ment.

RESERVE.—The reserve on this policy will be based on American Experience Table of Mortality with interest at three centum per annum.

NOTICE.

The assured is hereby notified that by virtue of this policy h a member of the STATE MUTUAL LIFE ASSURANCE COMPANY Worcester, and is entitled to vote either in person or by proxy any and all meetings of said Company. The Annual Meetings held at its Home Office on the third Tuesday of January in e year at ten o'clock in the forenoon.

APPLICATION.

MEDICAL EXAMINER'S FORM.

I HEREBY CERTIFY that I have read all the statements and swers in this application, and declare that no circumstance or formation has been withheld or omitted touching my past present state of health and habits of life, and that said statem and answers, as well as those made or to be made to the Compa Medical Examiner, are true and shall be the basis of the cont hereby applied for, which shall not take effect until the first mium thereon shall have been actually paid and policy delivere me during my lifetime and present condition of health. AN AGREE that if within one year from the date of the contract, is upon this application, I shall commit suicide, sane or insane, contract applied for shall thereupon become null and void ex for the amount of the premium paid thereon.

20 PREMIUMS LIFE ANNUAL DIVIDEND POLICY—TOTAL DISABILITY BENEFIT—GEOGRAPHICAL CLASS, MICHIGAN.

No. 99,999. AGE, 35.
SUM ASSURED, $10,000. YEARLY PREMIUM, $376.50.

SUN LIFE ASSURANCE COMPANY
OF CANADA
Head Office: Montreal

In Consideration of the representations and agreements contained in the application for this policy, a copy of which is attached hereto and made a part hereof, and of the sum of *Three hundred and seventy-six 50-100* Dollars to be to it paid on the *twentieth* day of *March, 1912,* and of the payment of a like amount yearly thereafter on the *twentieth* day of *March* in every year during the continuance of this policy, until *twenty* full years' premiums shall have been paid,

This Company Hereby Assures the life of *John Doe,* of *Detroit, State of Michigan, Merchant,* (herein called the assured) in the sum of *Ten Thousand* Dollars, which shall be payable at its Office, in the City of *Detroit, to the assured's wife, Martha Doe,* or in the event of *her* death, then to the executors, administrators or assigns of the assured, on receipt at its Head Office of due proofs of the death of the assured and of the title of the claimant, deducting therefrom any sums due to the Company by either the assured or the beneficiary in connection with this policy, and the undue balance, if any, of the premium for the current policy year.

Both the sum assured and the premiums mentioned herein shall be paid in United States Currency.

The Privileges, Options and Mutual Agreements set forth on the second, third and fourth pages hereof form part of this contract and are binding on both parties hereto.

Signed and sealed at Montreal, this *twentieth* day of *March,* one thousand nine hundred and *twelve.*

T. B. MACAULAY,
Managing Director and Secretary.

R. MACAULAY,
President.

S. H. EWING,
Vice President.

DIVIDEND PROVISIONS.

This policy is issued on the Annual Dividend Plan, the provisions of which are as follows:

That this policy shall participate in profits at the expiration of two years from the date on which the first premium falls due

and at the expiration of every subsequent year from the said d but no allotment of profits shall be made hereon unless the assu be alive at the end of each such year and this policy be then force.

That profits so allotted to this policy may be taken in any of the following forms:

ONE.—As a bonus or reversionary addition to the sum assu

TWO.—As a reduction of the premium for the ensuing year.

THREE.—As a single cash payment.

If either the second or the third of the above methods chosen, the assured cannot revert to the first method at any fu division except on producing a certificate of health satisfactory the Company.

ALTERNATIVE METHODS OF SETTLEMENT AT MATURI

The assured or the owner, or the beneficiary after the assur death if the assured shall have made no election, may, by writ notice to the Company, elect that in lieu of payment in one s the net amount payable hereunder may be—

(1) Left as a deposit with the Company during the life of the beneficiary or payee bearing interest at the rate of t per cent. per annum payable at the end of each year. At the d of the beneficiary or payee the said deposit with the interest acc to the date of death shall be payable, unless otherwise directe the said notice, to the legal representatives or assigns of the be ficiary or payee. The said deposit may be withdrawn at any t by the beneficiary or payee on giving three months' notice writing to the Company, provided the Company has not been ot wise directed by the assured;

or (2) Converted into a specified number of equal annual stalments, in accordance with the table of instalments given low;

or (3) Converted into equal annual instalments payable at beginning of each year for a fixed period of twenty years, and so many years longer as the beneficiary or payee entitled to ceive the first instalment shall survive. Each instalment shall for the amount corresponding to the attained age of the benefic or payee on the date on which the single cash payment would h been payable, according to the table of instalments given below.

Any instalments payable under (2) or (3) which shall have been paid prior to the death of the beneficiary or payee e tled to receive the first instalment shall be payable, unless ot wise directed in the said notice, to the legal representatives assigns of the said beneficiary or payee. Unless the Company s have been otherwise directed by the assured in writing, the maining instalments may at any time be commuted by the ben ciary or payee, at the rate of three and one-half per cent. c pound interest, and the commuted value drawn in one sum; vided, however, that under (3) the instalments, contingent u the beneficiary or payee living after the twenty guaranteed p ments shall have been made, cannot be commuted.

The above methods of settlement are based upon an assu interest rate of three per cent, but if in any year the Company s declare for that year on funds held by it under such modes of tlement a greater interest rate than three per cent, the sum paya shall be increased accordingly.

This policy shall be surrendered upon its maturity and a s plementary contract shall be issued for the option selected.

Table of Instalment Values.

OPTION (1)—Annual instalments equivalent to each $1000 payable in one sum at maturity.

Number of Instalments	5	10	15	20	25	30	35	40
Amount of each.....	$212.00	$113.80	$81.30	$65.35	$56.75	$49.30	$43.30	$39.00

OPTION (2)—Annual instalment guaranteed for twenty years and as much longer as the beneficiary or payee may survive, equivalent to each $1000 payable in one sum at maturity, according to the attained age of the beneficiary or payee.

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
	$ c.		$ c.		$ c.		$ c.		$ c.		$ c.		$ c.		$ c.		$ c.
10 and under	38.90	16	41.15	26	43.80	34	47.30	42	51.75	49	56.20	56	60.70	63	63.75	70	68.00
11	39.10	17	41.45	27	44.20	35	47.80	43	52.40	50	56.95	57	61.35	64	64.65	71	68.65
12	39.35	18	41.75	28	44.60	36	48.30	44	53.00	51	57.65	58	61.90	65	64.90	72	69.10
13	39.65	19	42.10	29	45.00	37	48.85	45	53.65	52	58.30	59	62.55	66	65.30	73	69.15
14	39.90	20	42.40	30	45.45	38	49.40	46	54.35	53	59.00	60	63.20	67	65.85	74	69.20
15	40.20	21	42.70	31	45.85	39	49.95	47	55.00	54	59.65	61	63.80	68	66.30	75	69.25
16	40.50	22	43.05	32	46.35	40	50.55	48	55.65	55	60.15	62	63.45	69	66.90	and over	
17	40.85	23	43.40	33	46.90	41	51.15										

There shall also be payable such annual dividends as may be apportioned by the Company as above.

PRIVILEGES.

I. RESIDENCE AND OCCUPATION.—The assured may reside anywhere or engage in any occupation.

II. PAYMENT OF PREMIUMS.—All premiums are payable in advance at the Head Office of the Company or to an agent thereof, on delivery of a receipt signed by either the President, Managing-Director or Secretary of the Company and countersigned by said Agent.

Thirty days' grace are allowed for the payment of renewal premiums, without interest charge, during which time the assurance shall continue in force.

III. INDISPUTABILITY.—This policy shall constitute the entire contract between the parties hereto, and shall be indisputable after two years from the date of issue, provided the premiums be regularly paid. All statements made by the assured shall in the absence of fraud be deemed representations and not warranties; and no such statement shall void the policy unless it is contained in a written application, a copy whereof is attached to this policy.

If the age of the assured has been understated the amount payable shall be only such sum as the premium paid would have purchased according to the rate at the true age; if overstated, the excess of premiums shall be refunded.

IV. CASH VALUE.—After three full years' premiums shall have been paid, this policy may, in the absence of any legal restriction to the contrary, be surrendered to the Company for the amount of the cash value specified in the table of guaranteed values attached hereto, increased by the cash value of any existing bonus additions. Any indebtedness due to the Company on this policy by either the assured or the beneficiary shall be deducted from the said cash value.

V. LOANS.—After three full years' premiums shall have been paid the Company will advance on the sole security of this policy any amount not exceeding the cash value of the policy as provided for in Privilege IV. above. The policy must be deposited with the Company, together with a properly executed loan agreement on the Company's form. The rate of interest shall not exceed six per cent. per annum. This privilege is subject to the condition that there is no legal restriction to the contrary and that any indebtedness due to the Company on this policy by either the assured or the beneficiary shall be deducted from the said loan. The Company may also collect interest in advance to the end of the current policy year. Failure to pay any such loan or the interest thereon shall not void the policy unless the total indebtedness shall equal or exceed such loan value at the time of such failure, nor until one month after notice shall have been mailed by the Company to the last known address of the assured and of the assignee, if any.

VI. PAID-UP ASSURANCE.—After three full years' premi shall have been paid, provided this policy be still in force, Company will, if this policy be surrendered to the Company discharged in writing before the expiration of the days of g (and not otherwise), issue in exchange therefor a non-particip paid-up policy for the amount set forth in the table of guaran values attached hereto, increased by any existing bonus additi The net value of the said paid-up policy shall be not less than cash value of this policy as specified above. This paid-up assur shall be payable at the time this policy would have become d it had been continued in force, and shall be liable for any ind edness to the Company on this policy by either the assured o beneficiary.

VII. EXTENDED TERM ASSURANCE.—After this policy have been three full years in force, in the event of default in payment of any premium, provided that there be no indebtedne the Company on this policy, and provided the policy be not sur dered in accordance with Privilege IV. or VI., the assurance h under shall be automatically extended as term assurance from date of default in premium payment, but without participatio profits or the right to loans or surrender values, for the full am assured under this policy and existing bonus additions. The assurance shall be for the period, including the days of grace, forth in the table of guaranteed values attached hereto, and be payable only if the assured die within the specified time. cash value of any existing bonus additions shall be applied lengthen the said period. The net value of the said term assur shall be not less than the cash value of this policy as specifie Privilege IV.

If there be any indebtedness to the Company on this po the assurance hereunder shall be automatically extended as a for an amount equal to the sum hereby assured and existing b additions less the amount of said indebtedness, and the perio term assurance shall be such as the cash value of this polic provided above, after deducting the said indebtedness, will chase at net single premium rates by the British Offices O table with 3 per cent. interest, according to the attained ag the assured.

VIII.—PAID-UP AND ENDOWMENT OPTION.—Whenever, at end of any policy year, the reserve on this policy and exis bonus additions shall equal or exceed the net single premium the attained age of the assured according to the British O OM(5) 3% table for an amount equal to the face value of policy, payable at the same time and under the same condition this policy, the Company, at the written request of the ass and of the beneficiary and assignee, if any, will endorse this p (subject to any existing indebtedness) as a fully paid-up pa pating policy for such amount as the said reserve will purc according to the said standard table of mortality and rate o terest; or, whenever the said reserve on this policy and b additions shall equal or exceed the face value of this policy, Company, upon a full and valid surrender of this policy and claims thereunder, will pay in cash the full amount of this po and any excess of the said reserve (less any indebtedness to Company).

IX.—REINSTATEMENT.—In the event of default in the paym of any premium, and provided this policy has not been rendered in accordance with Privilege IV or VI, it may be stated *at any time* upon written application by the assured evidence of insurability satisfactory to the Company and payment of all arrears of premium with interest at a rate exceeding six per cent per annum compounded yearly, and statement, with interest, of any indebtedness existing at the of default.

X.—RESERVE BASIS.—The reserve on which the surrender values nder this policy are based is calculated according to the British Offices Om (5) table with 3 per cent interest.

XI.—CHANGE OF BENEFICIARY.—This policy is issued with the xpress understanding that the assured may, provided this policy r any interest therein has not been assigned or transferred, hange the beneficiary or beneficiaries at any time during the ontinuance of this policy by filing with the Company a written equest, duly acknowledged, accompanied by this policy; such hange to take effect only upon the endorsement of the same n the policy by the Company.

XII.—TOTAL DISABILITY BENEFIT.—At any time after one full ear's premium shall have been paid, and before default in the ayment of any subsequent premium, if the assured, before atining his sixtieth birthday, shall furnish proof satisfactory to e company that he has become wholly and permanently disled by bodily injury or disease, and is and will be permanently, ntinuously and wholly prevented thereby from performing any rk for compensation or profit, or from following any gainful cupation, then:

(1) The Company by endorsement hereon will agree to pay r the assured the subsequent premiums, if any, as they shall come due, during the period of such total and permanent disility. Any premium so paid shall not be a lien on this policy, d the guaranteed values in the table attached hereto shall incase in the same manner as if the premiums had been paid in sh by the assured, and the policy shall continue to participate profits.

(2) The Company will also, upon the written request of the sured and of the beneficiary and assignee, if any, and after yment of all indebtedness to the Company in respect of the licy, agree by endorsement hereon to pay in lieu of all other lues, benefits and privileges herein provided, and in full settlent of this policy, one-twentieth of the amount assured and isting bonus additions immediately, and a like amount yearly ereafter until twenty such instalments in all shall have been id. Should the assured die before the twenty instalments shall ve been paid, the remaining instalments shall be paid to the neficiary as they become due.

Provided always that notwithstanding proof of disability may ve been accepted by the Company as satisfactory, the assured all as often as required by the Company furnish satisfactory oof of the continuance of such disability. If the assured shall l to furnish such proof, or if he shall so far recover as to be le to engage in any gainful occupation, then all premiums thereter falling due must be paid as originally provided in the policy; d if option (2) shall have been availed of, the Company's oblition to pay any further instalments shall immediately cease, d the original policy shall be restored for its face amount, s the sum of the instalments paid, the guaranteed values in table attached hereto being reduced proportionately, but no duction being made in the future premiums.

Without prejudice to any other cause of disability, the entire d irrecoverable loss of the sight of both eyes, or the severance both hands above the wrists, or of both feet above the ankles, or one entire hand and one entire foot, shall be considered as tal and permanent disability within the meaning hereof.

NOTICE.—No person, except the President, Managing Director Secretary, has power to alter this contract, to extend the time paying a premium, to bind the Company by making any omise or by receiving any representation or information not ntained in the application for this policy. No payment made any person, except in exchange for the Company's official reipt, will be recognized by the Company. This policy does not ke effect until the first premium has been actually paid, during e life and good health of the assured.

TABLE OF GUARANTEED CASH AND LOAN VALUES, PAID-UP POLIC AND EXTENDED ASSURANCE ATTACHED TO POLICY NO..... ON THE LIFE 20 ANNUAL DIVIDEND PLAN, AGE 35.

The Cash or Loan Values and Paid-up Assurance stated be apply to a Policy of $1,000. This policy being for $10,000 Cash or Loan Value and Paid-up Assurance will be ten ti the amount stated in the table below.

At End of	Cash or Loan Value. (See Privileges 4 and 5)	Paid-up Assurance in lieu of Policy. (See Privilege 6)	Period for whic Extended Term Assuranc will be granted lieu of Policy. (See Privilege
2nd Year	.....	.....	.....
3rd "	$ 53 29	$150 00	6 years 1 mo
4th "	76 88	200 00	8 " 5 "
5th "	103 60	250 00	10 " 10 "
6th "	130 58	300 00	12 " 11 "
7th "	158 10	350 00	14 " 9 "
8th "	187 42	400 00	16 " 6 "
9th "	218 63	457 00	18 " 1 "
10th "	249 18	511 00	19 " 5 "
11th "	281 15	560 00	20 " 8 "
12th "	314 62	609 00	21 " 9 "
13th "	349 64	657 00	22 " 11 "
14th "	386 30	706 00	24 " 0 "
15th "	424 68	754 00	25 " 2 "
16th "	460 27	803 00	26 " 3 "
17th "	497 05	851 00	27 " 5 "
18th "	535 10	900 00	28 " 11 "
19th "	574 52	950 00	31 " 2 "
20th "	615 42	Policy Fully Paid-up.	
21st "	626 09		
22nd "	636 80	.....Participating.	
23rd "	647 53		
24th "	658 28		
25th "	669 02		

APPLICATION.

I declare that the above answers are full and true and I am now and usually in sound health; and I agree that this decl tion, with the answers to be given by me to the Medical Exami shall be the basis of the policy and of the interim assura should any be granted; that the methods which may be ado by the Company for any distribution of surplus and its de mination of the amount apportioned to said policy are her accepted for every person who shall have any interest in policy; that I will accept said policy when issued and pay the f premium thereon, and that said policy shall not take effect u the first premium has been paid during my life and good heal that no premium shall be considered paid unless a receipt given therefor, signed by the President, Managing Director Secretary; and that if I die by my own act, whether sane or insa within two years from this date, then said policy shall be void.

MEDICAL EXAMINER'S FORM.

I certify that my answers to the foregoing questions are correctly corded, and I understand and agree that the Company is not bound by statements which I may have made to any person if not written above.

20 PREMIUMS LIFE NONPARTICIPATING POLICY.

o. 99,999. AGE, 35.
MOUNT, $10,000. PREMIUM, $293.20

HE TRAVELERS INSURANCE COMPANY, HARTFORD, CONNECTICUT.

By this Contract of Insurance agrees to pay *Ten Thousand* ollars at the Home Office of the Company in Hartford, Conecticut, to *Mary Doe, wife,* of the Insured, immediately on ceipt of due proofs of the death, during the continuance of s contract, of *John Doe,* the Insured, of *Hartford,* County of *artford,* State of *Connecticut.*

This contract is issued in consideration of the application for s insurance which is made a part hereof and copied hereon, and the premium of *Two Hundred Ninety-three and 20/100* Dollars yable *annually* in exchange for a receipt signed by the President a Secretary and countersigned by an authorized agent of the ompany.

The first such payment shall be made on the delivery of this ntract, and a like payment on or before the *First* day of *April* each year until premiums for *Twenty* full years shall have en paid or until the prior death of the Insured.

Premiums shall be payable in advance at the Home Office or an authorized agent of the Company.

This insurance shall be effective from *April 1st,* 1913. The surance Years, and all subsequent provisions for Cash Loans, sh Values, Paid-up and Automatic Term Insurance, are comted from that date.

This contract shall be incontestable after one year from date issue, except for non-payment of premiums. It is free from nditions as to residence, occupation, travel or place of death. o permit or extra premium will be required for military or val service in time of war or in time of peace.

This contract is subject to the privileges and conditions recited the subsequent pages hereof.

In Witness Whereof, THE TRAVELERS INSURANCE COMPANY s caused this Instrument to be signed by its President and a cretary, at Hartford, Connecticut, this *First* day of *April,* 13.

J. S. SCOTT, *Department Secretary.* S. C. DUNHAM, *President.*

SPECIAL ANNUITY OPTION.

The Cash Value at end of 20 years may be converted into Annual Income of $477.50, payable during the natural life the Insured.

SPECIAL PRIVILEGES.

CASH LOANS.—On demand in writing to the Home Office of Company, after three full years' premiums shall have been d, the Insured may borrow at any time during the year on sole security of this contract an amount not exceeding the h value at the end of the current contract year as specified

in the table of cash values hereinafter set forth, provid interest in advance at the rate of five per centum per ann shall be deducted from the loan; the contract shall be assig to the Company by all of the parties in interest thereund the premiums shall be fully paid to the end of the curr contract year, or if not already so paid shall be deducted the adjustment of the loan; the amount available at any ti shall include any previous loan then unpaid. If the total debtedness shall equal or exceed the cash value at the ti of failure to repay any such loan or to pay interest when d such failure shall render this contract null and void at expiration of one month after due notice shall have b mailed by the Company to the last known address of the p son to whom the loan shall have been made and of the sured, or assignee, if any.

GRACE IN PAYMENT OF PREMIUMS.—A grace of thirty- days during which the contract will remain in full force be allowed in the payment of all premiums except the first.

REINSTATEMENT OF CONTRACT.—In case of default in the p ment of any premium or interest the Company will reinst the contract at any time, if not previously surrendered for cash value, upon written application by the Insured to Company at its Home Office with evidence of insurability sat factory to the Company, payment of all premiums that wo have been paid in the intervening time if no default had b made with interest thereon at the rate of five per centum annum computed from the premium due date, and payment reinstatement, with interest at like rate, of any indebtedn existing at the time of default.

CHANGE OF BENEFICIARY.—SUCCESSION.—Provided this c tract is not assigned, the Insured may at any time and fr time to time during its continuance change the Beneficiary, take effect only when such change and the written consent the Company thereto are indorsed upon the contract at Home Office of the Company, or attached thereto, whereupon rights of the former Beneficiary shall cease. If the Insu shall survive the Beneficiary or Beneficiaries or any of th named herein, the proceeds of the contract or the share of deceased Beneficiary or Beneficiaries, as the case may be, sh be paid to the executors, administrators or assigns of the sured, unless otherwise provided in or by indorsement u this contract.

INSTALMENT OPTION.—The proceeds of this contract, if less than $1,000, may be placed in trust with the Company pay to the Beneficiary from the time when such proceeds payable, an annual income limited to a period of years, or annual life income, according to the accompanying tables.

LIMITED INCOME.—Any one of the number of incomes m be selected.

Number of Annual Incomes	5	6	7	8	9	10	11	12	13	14	15	16
Amount of Each Annual Income per $1,000	$214	$181	$158	$140	$127	$116	$107	$100	$94	$88	$84	$80

Number of Annual Incomes	18	19	20	21	22	23	24	25	26	27	28	29
Amount of Each Annual Income per $1,000	$73	$70	$68	$65	$63	$61	$60	$58	$57	$55	$54	$53

LIFE INCOME.—To be paid for at least 20 years but to continue during entire lifetime.

Age Attained when Proceeds are Payable....	16 and under	17 to 21	22 to 24	25 to 27	28 to 30	31 and 32	33 and 34	35 and 36	37 and 38	39 and 40	41 and 42	43
Amount of Each Annual Income per $1,000.	$44	$45	$46	$47	$48	$49	$50	$51	$52	$53	$54	$55

Age Attained when Proceeds are Payable....	44 and 45	46	47 and 48	49	50 and 51	52	53 and 54	55 and 56	57	58 and 59	60 and over
Amount of Each Annual Income per $1,000.....	$56	$57	$58	$59	$60	$61	$62	$63	$64	$65	$66

TRUST FUND OPTION.—The proceeds of this contract may similarly be placed in trust with the Company, to pay to the beneficiary, during the continuance of the trust, interest on such proceeds at the rate of three and one-half per centum per annum, such proceeds to be returned at the termination of the trust, or to be paid to the executors, administrators or assigns of the Beneficiary in event of death prior to such termination.

NON-FORFEITABLE PRIVILEGES.—If any premium shall not be paid on or before the date when due, and if there shall be no indebtedness to the Company, the insurance will automatically continue from said due date as term insurance during the term, including the period of grace, specified in column 3 of the accompanying table; or in lieu of such term insurance, upon written request made by the Insured within three months from said due date and surrender of the contract the Company will, as the Insured may elect, either issue a contract for the amount of paid-up insurance if any, specified in column 2 or pay the cash value, if any, specified in column 1.

If there shall be an indebtedness to the Company, and if any premium shall not be paid on or before the date when due, an amount of insurance, equal to the face amount of this contract less the indebtedness, will automatically continue from said due date as term insurance, for the term, including the period of grace, which the excess of the cash value of the contract, if any, over the indebtedness will purchase at the then age of the Insured, at the single premium rates according to the American Experience Table of Mortality, with 3½ per centum interest. In lieu of such term insurance, upon written request made by the Insured within three months from said due date and surrender of the contract, the Company will, as the Insured may elect, either issue a contract for the amount of paid-up life insurance which said excess will purchase at the then age of the Insured, on the mortality and interest basis heretofore designated, or pay said excess in cash.

The term insurance and the paid-up insurance specified above may be surrendered for cash and paid-up insurance shall be subject to cash loans.

If the premiums on this contract shall be paid in semi-annual or quarterly instalments, due allowance will be made in computing benefits from the above table for that portion of the year's premium paid over and above the full number of years' premiums indicated.

CASH AND LOAN VALUES, PAID-UP AND AUTOMATIC TERM INSURANCE.

The values herein specified are based upon the American Experience Table of Mortality with 3½% interest and are at least equal to the entire legal reserve on this contract less

not more than 2½% of the amount insured hereby. At the
of the twentieth year and thereafter the surrender value is
full reserve according to this standard.

AGE 35.

THE CASH AND LOAN VALUES AND PAID-UP INSURANCE AVAILABL
ANY YEAR WILL BE *10* TIMES THE AMOUNT STATED IN
THE FOLLOWING TABLE:

At the Expiration of	Cash and Loan Value. Column 1	Paid-up Insurance. Column 2	Insurance Autom ically Continued Column 3	
			Years.	Mont
1 Year.	None.	None.	.....	1
2 Years.	None.	None.	.....	2
3 "	$37	$150	4	3
4 "	59	200	6	10
5 "	82	250	9	4
6 "	106	300	11	9
7 "	130	350	13	10
8 "	155	400	15	8
9 "	181	450	17	3
10 "	209	500	18	3
11 "	237	550	19	11
12 "	266	600	21	0
13 "	297	650	22	0
14 "	328	700	22	10
15 "	365	750	24	0
16 "	401	800	25	0
17 "	439	850	26	3
18 "	479	900	27	10
19 "	522	950	30	2
20 "	566	Policy Fully Paid.		
25 "	627			
30 "	688			

LOAN VALUES AVAILABLE DURING CONTRACT YEAR.

PROTECTION IN THE EVENT OF TOTAL DISABILITY.

After one full annual premium shall have been paid u
this Contract and before a default in the payment of any s
sequent premium, if the Insured shall furnish satisfactory pr
that he has since such payment become wholly disabled by b
ily injuries or disease and will be permanently, continuo
and wholly prevented thereby for life from pursuing any
all gainful occupations, the Company by an endorsement
writing hereon will continue the insurance in force dur
such disability without payment of premiums and the val
in the table on Page 2 shall increase in the same manner
if the premiums were paid by the Insured.

But the foregoing may be modified as hereinafter provi
if such disability shall commence before the Insured sh
have attained the age of sixty:

Upon the written request of the Insured and of the
signee and beneficiary, if any, after proof as aforesaid,
Company will pay in any contract year during such total and
manent disability, if there shall be no indebtedness against
contract, not more than one-twentieth of the amount origina
insured as stated on the first page; or, if there shall be an
debtedness, not more than one-twentieth of the difference
tween such indebtedness and the amount originally insu
Each such payment shall reduce to that extent the amount
insurance then in force and in the proportion of such payme
to the amount originally insured shall reduce the values
forth in the table on Page 2. And if and when the payme
so made shall together with any indebtedness to the Compa
equal the amount originally insured, the Company's obligatio
under the Contract shall be fully satisfied and discharged.

In addition to or independently of all other causes of total d permanent disability the Company will consider the entire d irrecoverable loss of the sight of both eyes or the sever- ce of both hands at or above the wrists or of both feet at or ove the ankles or of one entire hand and one entire foot as tal and permanent disability within the meaning of this pro- sion.

On any anniversary of this Contract this provision may be nceled by the Insured, in which event the subsequent annual emiums will be reduced twenty-five cents for each one thou- d dollars of insurance hereunder and such reduction shall endorsed hereon.

GENERAL CONDITIONS.

MODIFICATIONS, ETC.—No agent can make, alter or discharge contract or extend the time for payment of premiums nor this contract be varied or altered or its conditions waived xtended in any respect, except by the written agreement of Company, in compliance with the law of the state in which contract is issued, signed by the President, one of the e-Presidents or Secretaries, whose authority will not be del- ted.

MISSTATEMENT OF AGE.—If the age of the Insured was in- rectly stated in the application for this contract, the amount yable hereunder shall be the insurance which the actual pre- m paid would have purchased at the true age of the In- red. Age will be admitted on satisfactory proof.

NON-PAYMENT OF PREMIUMS.—If any premium shall not be d on or before the date when due the liability of the Com- y shall be only as hereinbefore provided.

ASSIGNMENT.—No assignment hereof shall be binding upon Company unless made by an instrument in writing indorsed n this contract or attached hereto, nor unless a duplicate ll be furnished to the Company forthwith upon its execu- n. The Company shall not be held responsible for the valid- of any such assignment. Any claim made under an assign- nt shall be subject to proof of interest and extent thereof.

INDEBTEDNESS.—Any indebtedness to the Company on ac- nt of this contract will be deducted in any settlement here- der. Any part of the premium for the insurance year re- ining unpaid at the death of the Insured shall be considered indebtedness to the Company hereunder.

SUICIDE.—In case of suicide committed while sane or insane hin one year from the date on which this insurance shall ome effective the limit of recovery hereunder shall be the miums paid.

ENTIRE CONTRACT.—This instrument and the application con- ute the entire contract between the parties hereto, and all tements purporting to be made by the Insured shall in the ence of fraud be deemed representations and not warranties no such statement shall avoid the contract or be used in de- se to a claim under the contract unless it be contained in the lication herefor and a copy of such application is attached eto.

APPLICATION.

I hereby agree for myself and for any person who may e or claim an interest in any contract which may be issued n this application, as follows: 1. That in case of suicide, mitted while sane or insane, within one year from date contract issued, the limit of recovery thereunder shall be premiums paid. 2. That every declaration herein above tained is true; and that the contract issued hereupon shall t take effect unless the first premium shall be actually paid hile I am in good health.

20 PREMIUMS LIFE POLICY.

No. 99999. AGE
AMOUNT $10,000.00. THE PREMIUM $355.

UNION CENTRAL LIFE INSURANCE COMPAN
OF CINCINNATI, OHIO.

1. Premium — **In Consideration** of the payment of *Three H dred and Fifty Five and 00-000* Dollars and of the p ment of a like amount *annually* thereafter on t *Eleventh* day of *February* in every year during t lifetime of the insured, or until *twenty* full yea premiums in all shall have been paid.

2. Insured — **Does Hereby Insure the life of** *Richard B. A* of *Cincinnati* in the County of *Hamilton* in the St

3. Amount — of *Ohio*, in the amount of *Ten Thousand* Dollars, p able, less the unpaid balance of the current yea premium, if any, and any other indebtedness and a vances on the policy, at its Home Office in Cincinna

4. Beneficiary — Ohio, to *Mary A. Roe, His Wife*, if living at the dea of the insured, otherwise to the administrators, exe

5 Death Claim — tors or assigns of the insured, on receipt of due pr of death of said insured during the continuance of t policy.

IT IS HEREBY AGREED:

6. CHANGE OF BENEFICIARY.—That the Insured shall have t right at any time to change or remove the beneficiary, on a fo provided by the Company.

7. GRACE.—That a premium shall be deemed to be in defa if not paid on the day when due, but a grace of thirty-one da shall be granted for the payment of any premium after the fir subject to an interest charge of six per cent per annum, dur which period the insurance shall continue in force.

8. PAYMENT OF PREMIUMS.—That all premiums shall be p able in advance, either at the Home Office, or to an authori agent of the Company on delivery of a receipt signed by the Pre dent or Secretary and countersigned by such agent. The failure pay any of the first three years' premiums, or instalment there shall avoid and nullify this contract. After three full years' pre ums have been paid in cash, on the failure to pay any subseque premium or instalment thereof, this Policy shall lapse and its val shall be applied as set forth in article fourteen.

9. CONDITIONS.—That this Policy shall be null and void, cept for the amount of premium paid, if the insured shall die wi in one year by self-destruction, whether sane or insane; or, exc for the reserve value of the Policy and of any paid-up additio thereto, if the Insured at any time shall have engaged in the mi tary or naval service in time of war (the militia not in act service excepted) without having obtained a special permit to ser which will be granted on request on payment of an extra annu premium not to exceed three per cent on the face of the poli

10. INCONTESTABILITY.—That this Policy shall be incontestable after one year from date of issue, except for non-payment of premium or instalment thereof.

11. AGE.—That in the event of the age of the Insured being mis-stated, the amount payable shall be such as the premium paid would have purchased at the correct age.

12. CONTRACT.—That this Policy, together with the application, a copy of which is endorsed hereon, shall constitute and contain the entire contract between the parties hereto. All statements shall, in the absence of fraud, be deemed representations and not warranties. No such statement shall avoid this policy or be used in defense to a claim thereunder, unless it is contained in the written application, and unless a copy of such application is endorsed on or attached to the Policy when issued.

13. DIVIDENDS.—That this Policy shall participate in profits, as apportioned by the Directors, and that beginning at the end of the first policy year, provided the second year's premium is paid in cash, dividends shall be declared annually during its continuance. Such dividends may be withdrawn in cash; or applied to the payment of premiums; or applied to the purchase of paid-up non-participating additions to the policy; or left to accumulate with interest at three per cent until the maturity of the Policy, subject to withdrawal at any anniversary thereof. If the owner of this Policy shall not elect any other such option the dividend shall be applied, in the expiry of the days of grace, to the purchase of paid-up additions, except that if the policy shall lapse the dividend shall be paid in cash. Paid-up additions are convertible into cash at any time at the request of the Insured for amounts not less than the original dividends.

14. VALUES.—That after three full years' premiums have been paid in cash the reserve value at the end of the policy year, computed according to the American Experience Table of Mortality with interest at three and one-half (3½) per cent, (less a surrender charge in no case exceeding one and one-third (1⅓) per cent of the amount of the insurance, and decreasing annually until the fourteenth year, after which there will be no charge) may be used at the option of the owner of this Policy in any one of the following ways, all of equal value, as set forth in the following tables, provided there be no indebtedness or advances on this Policy:

EXTENDED INSURANCE.—First. Applied to the extension of this policy as non-participating term insurance from the date to which premiums have been paid in cash, without any further payment. (Table 1.) The value of any paid-up additions will be used to increase the term of extension.

PAID-UP.—Second. Applied to the purchase of paid-up non-participating insurance, on written request and the surrender of the policy before the expiration of the days of grace. (Table 2.) Any paid-up additions will be added to the amount of the paid-up insurance.

LOAN.—Third. Borrowed or taken in advance in whole or in part on the sole security of the Policy, on assignment thereof, less the unpaid balance of the current year's premium and any indebtedness and previous advance on this Policy, at six per cent interest payable annually on the anniversary of the Policy, interest to be discounted and paid in advance. (Table 3.)

Failure to repay any such advance or to pay interest s avoid this Policy whenever the total indebtedness and adva hereon with interest shall equal or exceed the then loan value, vided however, that failure to repay any such advance, or to interest, shall not avoid this policy unless the total indebted and advances hereon shall equal or exceed such loan value at time of such failure, and until one month after notice shall h been mailed by the Company to the last known address of the sured, and of the assignee, if any. The loan value will be incre by the value of any paid-up additions. Consummation of loans be deferred by the Company sixty days.

CASH.—Fourth. Collected in cash on written surrender of Policy before the expiration of the days of grace. (Table 4.) P ment may be deferred by the Company sixty days.

TABLES OF VALUES.
(Surrender charge having been deducted.)

End of Year.	INSURANCE. 1. Extended. Years.	Days.	2. Paid-up.	End of Year.	3. Loan, less terest to m anniversary, 4. Cash.
3rd	5	196	$1210	3rd	$480
4th	8	71	1760	4th	710
5th	10	286	2300	5th	950
6th	13	62	2850	6th	1190
7th	15	101	3380	7th	1450
8th	17	40	3920	8th	1710
9th	18	251	4450	9th	1980
10th	20	22	4970	10th	2270
11th	21	94	5490	11th	2560
12th	22	120	6010	12th	2860
13th	23	112	6530	13th	3180
14th	24	89	7040	14th	3500
15th	25	71	7550	15th	3840
16th	26	65	8030	16th	4170
17th	27	98	8520	17th	4520
18th	28	248	9010	18th	4890
19th	30	286	9500	19th	5260
20th	Paid-up.		Paid-up.	20th	5660
25th				25th	6260
30th				30th	6880

The loan values are available at any time during the pol year if premiums have been paid to the end of the year. Val for the years not stated are based on or equal to the full rese and will be furnished on application.

If no option is exercised, on failure to pay a premium bef the expiration of the days of grace, such value shall be applied provided in Option 1. If default shall occur at any time other th the end of the policy year, the reserve value at the date of fault shall be the basis of calculation for extended insurance, pa up insurance and cash values, and the values for the preced policy year shall be proportionately increased for the portion of policy year for which premiums have been paid. If there be a indebtedness or advances on this Policy, the cash value shall reduced thereby; the paid-up value shall be reduced proportiona ly; and the extended insurance shall be for the face value of t Policy less the indebtedness and advances and for such term said reduced cash value will provide.

15. PAID-UP BY DIVIDENDS.—That on the written request of the sured this Policy shall be endorsed as fully paid up with partici- ation in profits, on any anniversary when its reserve value and the sh value of any additions (which shall be surrendered for such urpose) equal the corresponding net single premium for this Policy the attained age. Any excess of such total value over the said ngle premium will be paid in cash.

16. REINSTATEMENT.—That this Policy will be reinstated at y time within three years from the date of lapse, provided it has t been surrendered, on evidence of insurability satisfactory to e Company and the payment of premium arrears with six per cent terest per annum and the payment or reinstatement of any other debtedness and advances with accumulated interest.

17. PRIVILEGE OF CHANGE.—That the Insured shall have the vilege on thirty days' written notice and the surrender of this licy prior to lapse, to have substituted therefor without medical amination, at any time within five years of the due date of the st regular premium, a Life or Endowment Policy (except a con- uous instalment or monthly income policy) of the same amount, th a higher premium, written at the same age and bearing the me date, by paying in cash the differences in premiums with in- rest at six per cent per annum compounded annually from their spective due dates to the date of exchange; or, after five years, cording to the Company's rules then in force.

18. AUTHORITY.—That none of the terms of this Policy shall modified, nor any forfeiture under it waived, save by an agree- nt in writing, signed by the President, Vice-President, Secretary Assistant Secretary, whose authority for this purpose shall not delegated.

19. SETTLEMENT OPTIONS.—That the options of settlement pro- ded on the fourth page hereof shall constitute a part of this con- act.

In Witness Whereof, The Union Central Life Insurance ompany has caused this contract to be signed in the City of incinnati, State of Ohio, this *Eleventh* day of *February,* one ousand nine hundred and *Thirteen.*

J. R. CLARK, *President.*

GEORGE L. WILLIAMS, *Secretary.*

SETTLEMENT OPTIONS.

The Insured under this Policy or the beneficiary after the In- red's death in case the Insured shall have made no election, by ritten notice to the Company at its Home Office, may elect to have e net sum payable under this Policy paid as follows in lieu of in single sum:

First. In equal annual instalments for a specified number of ars, the first instalment being payable immediately, in accordance th the following table for each one thousand dollars of said net m:

10 instalments of $114.94 each. 15 instalments of $83.33 each. instalments of $66.66 each.

Or, Second. In equal annual instalments, for a specified num- r of years, the first instalment being payable immediately, and e year after the payment of the last instalment the further pay- nt of a single sum equal in amount to the sum of the instalments, accordance with the following table for each one thousand dol- rs of said net sum:

10 Instalments of $63.69 each and the further sum of $636.90.
15 Instalments of $47.28 each and the further sum of $709.20.
20 Instalments of $39.37 each and the further sum of $787.40.

Or, Third. In equal annual instalments payable at the be ning of each year for a fixed period of twenty (20) years and fo long thereafter as the payee shall survive, in accordance with following table for each one thousand dollars of said net sum:

Nearest Age of Payee When Policy becomes Payable.	Amount of each Instalment.	Nearest Age of Payee When Policy becomes Payable.	Amount of each Instalment.	Nearest Age of Payee When Policy becomes Payable.	Amo of e Inst men
6 and under	$40 14	30	$46 34	54	
7	40 30	31	46 75	55	
8	40 46	32	47 19	56	
9	40 63	33	47 64	57	
10	40 80	34	48 11	58	
11	40 99	35	48 61	59	
12	41 18	36	49 11	60	
13	41 37	37	49 64	61	
14	41 58	38	50 19	62	
15	41 79	39	50 76	63	
16	42 01	40	51 35	64	
17	42 25	41	51 95	65	
18	42 49	42	52 57	66	
19	42 74	43	53 22	67	
20	43 00	44	53 87	68	
21	43 28	45	54 54	69	
22	43 56	46	55 22	70	
23	43 86	47	55 92	71	
24	44 17	48	56 62	72	
25	44 49	49	57 32	73	
26	44 83	50	58 02	74	
27	45 19	51	58 72	75 and over	
28	45 55	52	59 41		
29	45 94	53	60 09		

If desired settlement under any of the said options will be m in semi-annual, quarterly or monthly instalments of the same ag gate annual amount, provided that no instalment shall be for than ten dollars. After the first instalment year subsequent ins ments, not beyond the twentieth instalment year, will be incre from surplus interest earnings, as apportioned by the Directors.

Or, Fourth. Retained by the Company at three per cent in est payable annually during the lifetime of the payee, the princ and accrued interest to be paid at any time, on sixty days' not Interest instalments will be increased from surplus interest e ings, as apportioned by the Directors.

Unless otherwise specified by the Insured in making such tion, the Company, within ninety days after written request an surrender of the Policy, will commute the payments yet to be m into a single sum, computed on the same basis as Option 1; vided that no such commutation will be made under Option 3, cept after the death of the beneficiary occurring before the com tion of the aforesaid twenty payments.

On receipt of such notice accompanied by this Policy the C pany will make suitable endorsement hereon, which endorsem shall be necessary and sufficient evidence of the exercise of an the above options.

APPLICATION.

I agree to be examined by the Company's regularly appointed Me Examiner, and that my statements in this application and to the Me Examiner are made for the purpose of obtaining this insurance.

MEDICAL EXAMINER'S FORM.

I hereby declare that my answers to the questions on Part I and Part which together constitute my application to the Union Central Life Insura Company for life insurance, are complete and true, and I agree that t shall form a part of the contract issued by the said Company on my life.

20 PREMIUMS LIFE, ANNUAL DIVIDEND POLICY

o. 99,999. AGE, 35.

MOUNT, $10,000. ANNUAL PREMIUM, $363.70.

THE UNION MUTUAL LIFE INSURANCE COMPANY, PORTLAND, MAINE.

Does Hereby Promise to Pay the sum of *Ten Thousand* llars, at the office of the Company in Portland, Maine, to y *Doe, (wife of John Doe)* such other Beneficiary as may designated as hereinafter provided, or if no Beneficiary survive Insured, to the executors, administrators or assigns of the ured, upon receipt of due proofs of the death of *John Doe, Portland,* in the County of *Cumberland,* and State of *Maine;* instead thereof provided said sum, less existing indebtedness, any, is not less than One Thousand Dollars, in equal annual talments, in any number from two to twenty-five, upon the is of the following table:

INSTALMENT OPTION.—The instalments in the following table computed on the basis of One Thousand Dollars payable reon. If said amount is more than One Thousand Dollars, instalments shown in this table will be increased in the proortion that the amount payable hereon bears to One Thousand ollars. Unaccrued instalments, at the option of the Beneficiary, y at any time be commuted into one cash payment.

nber of Instalnts	1	2	3	4	5	6	7	8	9	10	11
ount of Each Inlment per $1,000	$507	$343	$261	$212	$179	$156	$138	$152	$114	$105	$98

nber of Instalnts	12	13	14	15	16	17	18	19	20	21	22	23	24
ount of Each Inment per $1,000	$91	$86	$81	$77	$74	$71	$68	$65	$63	$61	$58	$57	$56

TRUST FUND OPTION.—Upon the maturity of this Policy, amount insured, or any part thereof, at the option of the Beneiary, may be left in trust with the Company, and the Company ll pay, as long as said sum remains with it, interest thereon at rate of three per cent. per annum to said Beneficiary. The ncipal of said trust fund left with the Company, as herein proed, may, with accrued interest at the rate aforesaid, be withawn at any time by the said Beneficiary, and upon the death of id Beneficiary, shall be paid to the executors, administrators or signs of the same.

GRACE IN PREMIUM PAYMENTS.—A grace of thirty-one days ll be allowed in the payment of the second and subsequent preiums, the Policy remaining in force during that time, and in the

event of death within said time, a deduction of the full year's p mium, or that part of it remaining unpaid, will be made.

REINSTATEMENT IN CASE OF LAPSE.—In case of the lapse of t Policy by reason of the non-payment of any premium hereon wh due, it will be reinstated at any time upon receipt of a satisfact Health Certificate and the payment of all overdue premiums a any other indebtedness due to the Company upon this Policy, w interest thereon at the rate of five per cent. per annum, provi that any extended insurance which may have been purchased w its value has not expired, and that it has not been surrendered its cash value or for paid-up insurance.

INCONTESTABLE AFTER ONE YEAR.—After one year this Pol is Incontestable except for non-payment of premiums.

FREEDOM OF TRAVEL AND OCCUPATION.—No permit or extra p mium is required by this Policy for any occupation or for travel residence anywhere in the world.

CHANGE OF BENEFICIARY.—The Insured may, from time to ti while this Policy is in force, change any Beneficiary hereof, u filing with the Company at its Office in Portland, Maine, a writ request therefor, accompanied by this Policy for endorsement, p vided, however, that in case the Insured shall at any time design any person as the Absolute Beneficiary hereof, or assign this Pol said right to change the Beneficiary shall thereupon cease dur the lifetime of such person or of said assignment. The right change the Beneficiary is reserved solely to the Insured and can be assigned.

NON-FORFEITURE RIGHTS.

EXTENDED INSURANCE.—In case of lapse for the non-paym of any premium after the payment in cash of three full years' p miums, the insurance under this Policy will be extended from due date, without grace, of the first premium in arrears, for period specified in the following table:

PAID-UP INSURANCE.—Or, in place thereof, upon written requ made within two months of the due date, without grace, of the f premium in arrears, with the surrender of this Policy by the sured at the Company's office in Portland, Maine, a Paid-up N Participating Life Policy will be issued for the sum specified in following table:

CASH VALUE.—Or, instead of such extended or paid-up ins ance, the cash value of this Policy, as specified in the follow table, will be paid in accordance with the conditions of the Ri entitled "Cash Value," as hereinafter set forth.

A Paid-up Policy will not be issued for less than one hund dollars, but in such case the Insured will be entitled to exten insurance or the cash value of the Policy.

CASH AND LOAN RIGHTS.

CASH VALUE.—The Insured is entitled at the end of any Pol year to the cash value of this Policy as shown by the follow table, and at any time during any Policy year to said cash va less interest thereon at the rate of five per centum per annum the end of such Policy year, upon the following conditions:

1—Application in writing must be made to the Home Office.

2 This Policy must be surrendered.

3—It must have been in force for at least three full ye by the payment of premiums in cash.

4—It must be in force at the date of surrendeer by the p ment of premiums in cash, or, if not in force, surrendered wit two months from the due date, without grace, of the first premi in arrears.

5—The cash value as shown by the following table is subj to any indebtedness hereon to the Company.

LOAN VALUE.—During any Policy year after the payment cash of three full years' premiums, the Company will loan to t

sured a sum not exceeding the cash value of this Policy at the d of said Policy year, as shown by the following table, upon the llowing conditions.

1—That all accrued premiums hereon have been paid in full in sh to the time the loan is made.

2—That interest at the rate of five per cent. per annum shall paid in advance thereon to the next anniversary date of the licy, and annually in advance thereafter until the loan is paid.

3—That this Policy shall be assigned to the Company as colteral security.

4—That the loan value as shown by the following table is subt to any indebtedness hereon to the Company, including any und portion of the current year's premium.

Failure to pay any loan made upon this Policy, or interest reon when due, shall not forfeit this Policy unless the total ount of the loan with interest thereon at said rate shall equal, exceed, the loan value hereof at the time of such failure to pay, , in any event, until one month after notice that the Company l claim such forfeiture shall have been mailed to the last address own to the Company of the Insured, or the assignee hereof, if .

PREMIUM LOANS.—After the premiums hereon have been paid cash for three full years, the Company will, upon the written rest of the Insured or any assignee of the Insured (revocable in iting at any time), apply annually the loan value hereof to the yment of the premiums hereon as they severally become due, cept that no such application will be made unless the then loan ue, after deducting all indebtedness, is sufficient to pay a full r's premium and there has been no default in the payment of miums hereon.

The sums so applied, with interest at the rate of five per cent. annum, payable in advance, shall constitute an indebtedness inst this Policy for all purposes, and may be repaid at any time r to default in the payment of premiums hereon.

If the premiums on this Policy are payable either quarterly or ni-annually, no such application will be made except for a full r's premium in advance at the annual rate.

TABLE OF VALUES.

The net value of the insurance and the cash and loan values, shown by the following table, are based upon the payment of full r's premiums, and are each equal to the other. Each is also al to the entire reserve upon this Policy, computed according to American Experience Table of Mortality, with interest at the e of three per cent. per annum, less not more than two and one-f per cent. of the amount of this Policy. If premiums are paid ni-annually or quarterly, said values (except loan value) arising n any such intermediate payment may be determined by adding the values for the full year next preceding such payment, as own by said table, such portion of the increase of values for the en current year as such intermediate payment bears to the full r's premium.

If at any time there be any reversionary additions to this licy, or if there be any indebtedness existing against this Policy, figures in the following table will not apply, but amended figures l be furnished by the Company on demand; the amended figures l be computed in the same manner as the figures in the following ble, except that the computation will be based upon the amount insurance with reversionary additions, if any, and subject to exting indebtedness against the Policy, if any.

At end of	Extended Insurance. Ins. for $10,000 extended for	Paid-up Insurance.	Cash Value or Loan
3 years	6 years 95 days	$ 1240	$ 545.60
4 years	8 years 322 days	1730	781.12
5 years	11 years 192 days	2260	1038.40
6 years	13 years 329 days	2780	1304.20
7 years	15 years 351 days	3310	1578.70
8 years	17 years 265 days	3830	1862.50
9 years	19 years 86 days	4350	2155.60
10 years	20 years 194 days	4870	2458.30
11 years	21 years 242 days	5380	2771.20
12 years	22 years 243 days	5900	3094.20
13 years	23 years 213 days	6410	3427.90
14 years	24 years 167 days	6920	3772.60
15 years	25 years 127 days	7430	4128.50
16 years	26 years 115 days	7940	4496.40
17 years	27 years 158 days	8450	4876.40
18 years	28 years 305 days	8960	5269.80
19 years	30 years 337 days	9480	5677.00
20 years	Paid-up	10000	6086.70
21 years			6199.30
22 years			6312.60
23 years			6426.40
24 years			6540.55
25 years			6654.70

Should this Policy be continued beyond the years covered the foregoing table, there will be furnished upon application, figu of values for succeeding years, computed upon the same basis, w the exception of the deductions made therefrom, which will not greater than one per cent. of the amount of this Policy.

PARTICIPATION IN PROFITS.

At the end of each Policy year, so long as this Policy is in f force by the payment of premiums, the divisible surplus accrui hereon as ascertained by the Company, shall be apportioned to t Policy, such apportionment at the end of the first and second Pol years to be conditioned upon the payment of the premium for succeeding year. Such apportioned surplus will, annually, at t option of the Insured,

1—Be applied in reduction of the premiums on this Policy;
2—Be used to purchase reversionary additions; or
3—Be paid in cash; or
4—Be left with the Company to accumulate to the credit the Policy, with interest at the rate of three per cent per annu which accumulations shall be payable at the maturity of t Policy or may be withdrawn in cash at any time on demand of t Insured. Such accumulations, when sufficient for the purpose, w be applied by the Company to the payment of any premium up this Policy, which, at the expiration of the grace thereon, may in default, and notice of such application, with a receipt for t payment of the premium, will be mailed to the Insured.

If the Insured, on or before the anniversary date upon whi the apportioned surplus for any year is payable, shall elect no of the aforesaid options, the apportioned surplus for such ye shall be payable in cash.

When option 1 or 3 is elected, the receipt of the Insured sha be a valid release of the Company.

Whenever, upon any anniversary date of this Policy, the a cumulations under Option 4 (if not withdrawn in cash by the I sured nor applied by the Company to the payment of premiums a

h said Option provided) or the reserve upon any reversionary addi-
ions standing to the credit of this Policy under Option 2, or both,
gether with the then existing reserve under this Policy, shall equal
r exceed the reserve required for fully paid-up Life Insurance
f the face amount of this Policy, this Policy shall, at the option
f the Insured, become a fully Paid-up Participating Life Policy
r its face amount; or

Whenever upon any such anniversary date, the accumulations
nd reserves designated above shall equal or exceed the face
mount of this Policy, the Company will, at the option of the In-
ured, mature and pay this Policy as an Endowment Policy;

Provided the Insured shall, in either case, exercise his option by
otifying the Company in writing thereof within thirty days after
otice by the Company that the time for exercising such option
as accrued.

GENERAL PROVISIONS.

PAYMENT OF PREMIUMS.—All premiums on this Policy are pay-
ble at the office of the Company in Portland, Maine, but the
mpany's Agent holding its receipts, signed by the Secretary and
be countersigned by the Agent, for premiums payable hereon,
authorized to accept payment thereof in exchange for such
ceipts. A payment made to any other person, or in exchange for
y other receipt, will not be binding on the Company. If the pre-
iums are not paid when due, or within the period of grace, this
licy and the premiums paid hereon become forfeited and all
bility of the Company ceases, except as hereinbefore provided.

If the premiums are made payable semi-annually or quarterly,
at part of the full year's premium, if any, which remains unpaid
hen this Policy becomes a claim shall be deducted.

PAYMENT OF POLICY.—The amount due upon this Policy will
paid upon receipt of due proofs of death of the Insured during
e continuance hereof, but any indebtedness to the Company on
count of this Policy will be deducted in any payment or settle-
ent made hereunder

AGE.—Should the age of the Insured be incorrectly stated, the
m payable under this Policy shall be the insurance which the
tual premiums paid would have purchased at his true age, but,
proof, his age will be admitted in writing on the Policy.

SUICIDE.—The suicide of the Insured within one year from the
te of this Policy, whether voluntary or involuntary, or while
id insured was sane or insane, is not a risk covered hereby.

ENTIRE CONTRACT AND MISSTATEMENTS.—This Policy and appli-
tion herefor constitute the entire contract between the parties
reto, and all statements made by the Insured in the application
refor shall, in the absence of fraud, be deemed representations
d not warranties, and no such statement shall be used in de-
nse to a claim under, or avoid this Policy, unless it is contained
the written application herefor and a copy of such application is
dorsed hereon or attached hereto.

CHANGE OF CONTRACT.—Any change in the terms or beneficiaries
this contract or waiver of any of its terms or conditions or of
y forfeiture must be in writing, signed by the President, Vice
resident, Secretary, Assistant Secretary, Actuary or Assistant
ctuary, and endorsed on the Policy. No person is authorized to
ake any changes in this contract or waive any forfeiture of it,
xcept as herein provided.

ASSIGNMENTS.—No assignment of any interest in this Policy
all be binding upon the Company unless made in duplicate upon
rms furnished by it and both copies sent to the Home Office be-
re this Policy becomes a claim. Upon receipt of such assign-
ents, one copy will be returned and the other kept on the Com-
any's files. No responsibility for the validity of any assignment
any event will be assumed by the Company.

EXERCISE OF RIGHTS AND OPTIONS.—The exercise of any right
r option under the "Participation in Profits," "Non-Forfeiture

Rights" and "Cash and Loan Rights" hereinbefore mentioned, the Insured, shall conclusively bind the Beneficiaries in this Pol and the assigns of such Beneficiaries. All of said foregoing rig and options are mere personal rights of the insured, and are assignable except to the Beneficiaries hereof or the assigns of s Beneficiaries.

DEFINITIONS. — The term "Insured," whenever used in t Policy, shall be construed as meaning the person upon whose this Policy is written; the term "Beneficiary," as meaning the p son, assignees excepted, to whom the proceeds of this Policy for the time being payable; and the term "Indebtedness" shall clude any loan made by the Company, or any note given for application of the loan value to a premium or any part ther upon this Policy.

It is hereby agreed that the anniversary date of this Policy September 1, 1911, from which date the Policy year shall begin all calculations hereunder shall be computed on the same day the month annually thereafter during the continuance of Policy.

All the foregoing agreements and promises are made in c sideration of the written and printed application for this Poli which is hereby made a part hereof, and of the payment in vance of the sum of *Three hundred and sixty-three and 70/100* d lars, and of a like amount payable in advance on the first day September in every year until premiums for *twenty* complete ye shall have been paid in cash, after which no further premiums be required, said payments to be evidenced only by the product of the official receipts of the Company therefor.

J. FRANK LANG, *Secretary.* FRED E. RICHARDS, *President*

Portland, Me., September 1, 1911.

APPLICATION.

I hereby apply to the Union Mutual Life Insurance Comp for a policy of insurance upon my life, and I hereby agree that the statements and answers herein contained are full, correct true, and that they, together with the policy hereby applied shall constitute the entire contract between the parties here that said policy shall not take effect until the first premium sh have been paid during my good health, and that the distribut of surplus which may be adopted by the Company is hereby cepted by me in my own behalf and for every person who sh have any interest in the policy now applied for.

MEDICAL EXAMINER'S FORM.

I declare, on behalf of myself and of any person who sh have or claim any interest in any policy issued hereunder, each the above answers to be full, complete and true, and that I temperate, and to the best of my knowledge and belief in so physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person w shall have or claim any interest in any policy issued hereund all provisions of law forbidding any physician or other person w has attended or examined me, or who may hereafter attend examine me, from disclosing any knowledge or information wh he thereby acquired.

PREMIUMS (FIRST YEAR TERM AND 19 PREMIUMS) LIFE POLICY.

o. 99,999. AGE, 35.
MOUNT, $10,000. PREMIUM, $361.10.

Incorporated under the laws of the State of Illinois.

NITED STATES ANNUITY AND LIFE INSURANCE COMPANY

OF CHICAGO, ILLINOIS.

WILL PAY *Ten Thousand* Dollars, (hereinafter called the tial amount) together with the entire earnings to the credit this policy to *Julia C. Stiles, Wife,* (subject to the right of e Insured to change the beneficiary, as hereinafter provided), the Home Office of the Company, in Chicago, Illinois, imdiately upon receipt by the Company of due proofs of death *John C. Stiles,* the Insured, of *Chicago,* in the County of *ok,* and State of *Illinois,* during the continuance of this policy At the expiration of twenty years from the date hereof, if is policy shall have been kept in full force by the payment all premiums, and the Insured be then living, this policy will come a paid-up policy for *Ten Thousand* Dollars; and the ompany will pay to the legal holder hereof the entire credit this policy, in excess of the cash value of said paid-up licy.

This policy is issued for a term of one year from the date reof, in consideration of the application herefor, a copy of ich is hereto attached, and made a part hereof, and the payent in advance, to the Company or its authorized agent, of *ree Hundred and Sixty-one* Dollars and *Ten* Cents (being e premium to provide the term insurance for one year ending the *Eighth* day of *December,* 191*1*,) and will be renewed for e further term of nineteen years upon the payment at the ome Office of the Company, in Chicago, Illinois, of a like ount in advance, on or before the *Eighth* day of *December,* every year hereafter, during the life of the Insured, until enty full annual premiums have been paid.

This policy is issued and accepted subject to the agreements, nefits and conditions stated on the following pages, which e hereby referred to and made a part hereof.

In Witness Whereof, The said UNITED STATES ANNUITY AND IFE INSURANCE COMPANY has, by its President and Secretary, gned and delivered this contract at Chicago, Illinois, as of e *Eighth* day of *December,* 191*0*

WILLIAM T. SMITH, *Secretary.* HENRY A. SALZER, *President.*

Insurance Department, State of Illinois. This Policy is registered approved securities equal in value to the legal reserve hereon, are he trust by this Department.

.....
Insurance Superintendent

Springfield, Ill.....191....

AGREEMENTS, BENEFITS AND CONDITIONS.

PAYMENT OF PREMIUMS.—All premiums are due and payable in adv at the Home Office of the Company, in Chicago, Illinois, or to the Compa authorized agents, in exchange for receipts signed by the Presiden Secretary, and countersigned by the agents designated therein.

Premiums are payable annually in advance, but may be paid in s annual instalments, in advance, at the Company's table rates. Any un part of a year's premium will be deducted in any settlement of this po

One month's grace will be allowed upon any payment of premium a the first year, without interest. During this month the insurance continue in force; if the insured shall die during the month of grace, overdue premium will be deducted in any settlement under the policy.

If any premium, or any semi-annual instalment, or any note therefo any indebtedness secured by this policy, shall not be paid when due, policy shall thereupon cease, except as to the Non-Forfeiture Options h inafter recited; provided that this policy, if not previously surrendere the Company, may be reinstated at any time within three years after default, by payment of the past due premiums, with interest at the ra six per cent per annum, upon evidence of insurability, satisfactory to Company.

VALUATION.—For the first year succeeding the date hereof, the res value of this policy shall be computed for one-year term insurance. subsequent years, such net premium and valuation for an age at advanced one year shall be computed, as will provide for the benefits guarantees stipulated in this contract.

EXPENSE OF MANAGEMENT LIMITED.—The expense under this po shall be limited to the loading provided for that purpose in each prem payable thereon, together with any mortality savings of the first po year, except as hereinafter stated.

EARNINGS.—This policy shall be credited with its apporti share of the net earnings after the first policy year, arising f the following sources: Excess interest on the reserve and the profits arising from the investment thereof, gains from lapsed surrendered policies, savings from mortality, less amounts paid taxes, license fees, registration fees, medical examination and spection fees, together with any Governmental charges for ex ination expenses.

ANNUAL DIVIDENDS.—All earnings shall be apportioned ann ly after the second year and at the option of the Insured may withdrawn in cash, applied to reduce the premiums on the pol used to purchase additions to the sum insured or left to accu late at 3 per cent interest. If the insured shall not elect any o option the dividend shall be paid in cash, on demand.

NON-FORFEITURE OPTIONS.—After payment of premiums for ree or more full years, this policy, if free from indebtedness, may surrendered within one month after default in the payment of y subsequent premium; upon such surrender the Company will ant any one of the following options:

(a) A cash payment not less than the amount of the reserve lue of this policy and of any dividend additions thereto at the e of such default computed upon the American Experience Table Mortality and three and one-half per cent interest, less a sum more than two and one-half per centum of the amount insured this policy and of any existing additions thereto, and less any sting indebtedness to the Company on this policy. Said cash ment shall not be less than the amount shown in the table of h Values, given on page 3 of this policy; or

(b) Without such surrender the policy will automatically tinue in force as a participating Paid-Up Policy, whose net value ll be equal to the Cash value above defined, and for an amount less than the amount shown in the Table of Paid-Up Insurance page 3 of this policy with dividends payable annually; or

(c) At the option of the Insured expressed in a written re-st filed with the Company at its Home Office within one month r default, this policy, upon non-payment of any premium after third, and without surrender, will be continued in force as a -participating paid-up term policy for the initial amount in-d hereby (but without further payment of premiums) for the n of years shown in the Table of Extended Insurance on page (the net value of which shall be equal to the cash value above ned; should the cash value be greater than the Reserve Value uired for such paid-up term insurance, such excess will be re-ned by the Company, payable upon surrender of this policy, to the ured, if living at the expiration of the term of Extended Insur-e; or, on due proof of the prior death of the Insured, to the l holder of this policy, in addition to the initial amount insured. til the time for the payment of the amount so retained, the npany will pay to the Insured, on demand, interest equal to ee per cent of the amount so retained, payable one year after the e of such lapse, and annually thereafter. Any instalmnts of in-est not so paid, shall be added to the amount retained and subse-nt interest payments shall be proportionately increased.

LOANS.—After payment of premiums for three or more years, on written request the Insured may borrow from the Company, n the sole security of this policy, the whole or any portion of the h Value of the policy at the end of the current policy year as ve defined, less any existing indebtedness to the Company on s policy and subject to interest in advance at five per cent per num to the end of the current policy year; provided that this icy unincumbered be legally assigned to the Company as security on the Company's form of assignment for that purpose, and pro-ed all premiums shall have been paid for the policy year in ich the loan is taken. Failure to pay any such loan or the in-est thereon shall not avoid the policy, unless the total indebted-s thereon to the Company shall equal or exceed such loan value; until one month after notice shall have been mailed by the npany to the last known address of the Insured and of the as-nee if any.

It is further provided that the loan above referred to (unless ken for an amount sufficient only to pay premiums then due) may, the option of the Company, be deferred for a period not exceed-six months after the application therefor is made.

DRAFT.

This is to certify that the United States Annuity and Life surance Company, of Chicago, will pay to the beneficiary ur Policy No. 99999 issued by said Company, the sum of One Hun ($100) Dollars within three days after the receipt and approva this draft in the event of the death of the insured under said pe while in force for the full face amount thereof, provided this d is attached to an affidavit stating the fact of the death of the sured thereunder and the time, place and cause of death duly cuted by the said beneficiary and by any reputable physic clergyman or postmaster residing in the same county. Said ment of One Hundred ($100) Dollars shall apply on accoun any amount due under said policy and being made in advanc the receipt of detailed proofs of death, is made and accepted the understanding and agreement on the part of the benefic under this policy that it shall not bind the Company any fur than as a partial payment under said policy, and without preju to the other conditions and limitations thereof.

UNITED STATES ANNUITY AND LIFE INSURANCE COMPA

WILLIAM T. SMITH, *Secretary.* HENRY A. SALZER, *Presiden*

Signature of Beneficiary.....

MODIFICATIONS.—This policy and the application therefor copy of which is attached hereto and made a part hereof, con tute the entire contract between the parties. All statements m by the Insured shall in the absence of fraud be deemed represe tions and not warranties, and no such statement shall avoid policy unless it is contained in the written application, a copy which is attached hereto. No person, except the President, President or Secretary of the Company, has power, on behal the Company, to make or modify this contract, to extend the for payment of premiums, to waive any forfeiture, or to bind Company by making any promise, or by accepting any represe tion or information not contained in the application for this pol These powers will not be delegated, and can be exercised by officers only in writing.

This policy shall not take effect until the first premium ther shall have been actually paid during the lifetime and good he of the Insured.

INDEBTEDNESS.—Any indebtedness to the Company, on acc of or secured by this policy, including any balance of the cur year's premium remaining unpaid, will be deducted in any se ment, from the amount payable under this policy, or from the C Value; other Non-Forfeiture Options will be correspondingly minished. In the case of Extended Insurance, such reductions s apply first to the amount retained by the Company and the co sponding interest, and then to the term of Extended Insurance.

ASSIGNMENTS.—The Company shall not be deemed to h knowledge of any assignment of this policy, unless such assignm be in writing, and unless the original or a duplicate shall h been filed at the Home Office of the Company and its receipt d acknowledged. Any claim under an assignment shall be subject proof of interest. The Company will assume no responsibility the validity of an assignment.

CHANGE OF BENEFICIARY.—Subject to the rights of any assig the Insured may, at any time, and from time to time, during continuance of this policy, change the beneficiary, by filing at Home Office of the Company a written request therefor (execu in duplicate) such change to take effect only when the Compan acceptance of said request shall be endorsed thereon, and also up the duplicate, which shall be attached to this policy; whereupon

ights of the former Beneficiary or Beneficiaries, shall cease. If ny Beneficiary shall die before the Insured, the interest of such eneficiary shall immediately vest in the Insured.

INCONTESTABILITY.—This policy is unrestricted as to change of ccupation, naval or military service, residence or travel, and after wo years from the date hereof, shall be absolutely incontestable r any cause except non-payment of premiums, subject to the folwing provisions as to proof of age:

The Company will admit the age of the Insured at any time on tisfactory proof, but if not so admitted, and if the age is shown have been misstated, the amount of insurance payable shall be ch amount as the actual premiums would have purchased at the ue age.

LIMITATION.—The liability of the Company shall be limited to amount of premiums paid on this policy, if, within two years m the date hereof, the Insured shall die, either by suicide hether sane or insane), or in consequence of his or her criminal t.

Premiums ave been Paid in Full for	OPTION (a)	OPTION (b)	OPTION (c)		
	Guaranteed Cash or Loan Value.	Participating Paid-up Life Policy for not less than	Extended Insurance for Initial Amount will Continue for		Excess of Cash Value Retained Until Payment or Expiration of Extended Insurance.
			Years.	Mos.	Amount.
Years.	$390	$990	4	5	.....
"	610	1530	7	1	.....
"	850	2070	9	8	.....
"	1090	2610	12	1	.....
"	1340	3150	13	0	$120
"	1600	3680	12	0	430
"	1880	4210	11	0	750
"	2160	4740	10	0	1090
"	2490	5340	9	0	1480
"	2790	5860	8	0	1860
"	3100	6380	7	0	2250
"	3430	6900	6	0	2660
"	3770	7410	5	0	3090
"	4120	7930	4	0	3550
"	4480	8440	3	0	4030
"	4860	8960	2	0	4540
"	5250	9470	1	0	5080
"	5660	10000			

The above values will be increased proportionately in case of e payment of part of a full year's premium in addition to any mplete number of years. Values of this policy for years not ated in table will be equal to the full reserve of the policy and of y additions thereto, computed on the same basis.

INSTALMENT OPTIONS.

This policy is issued payable in one sum at maturity or on the ath of the Insured, but the Insured may at any time from the te of issue, provided this policy is not then assigned, change the anner of such payment from one sum to such number of instalents as he (the Insured) may elect, as provided in the annexed bles: or he may at any time subsequently, change the number of stalments to such other number, provided in the annexed tables, may be desired, or entirely revoke any change, thereby making e proceeds of this policy again payable in one sum, by giving ritten notice to the Company at its Home Office, Chicago, Illinois. ccompanied by this policy.

The Insured may also, at any time during his lifetime, in manner direct that the Beneficiary shall have the right, when instalment becomes due, to commute and receive in one sum then present cash value of all unpaid instalments. The Benefic without such direction, shall not have such right. If the I ficiary should die before all instalments have been duly paid remainder of the instalments shall be commuted on the bas three per cent compound interest and paid in one sum to the e tors, administrators or assigns of the Beneficiary.

The first instalment under this contract shall be due immed ly at maturity or upon receipt of due proofs of death of the sured, and subsequent instalments shall be paid annually t after, upon each succeeding anniversary of such first payment, all instalments due shall have been paid.

The following tables are based upon $10,000.00 of insur and will apply *pro rata* to the amount payable under this polic maturity or in event of the death of the Insured during the con ance of this policy. If the amount insured hereunder is less $1,000.00, or if there is more than one Beneficiary; the instal options shall not apply.

OPTION 1. LIMITED INSTALMENTS.

Number of Instalments..	25	20	19	18	17	16	15	14	13
Amount of Each	$550	*$650	$670	$700	$730	$770	$810	$850	$910
Number of Instalments..	11	10	9	8	7	6	5	4	3
Amount of Each	$1040	$1130	$1240	$1380	$1550	$1790	$2110	$2610	$3430

*ILLUSTRATION.—The amount of each instalment will be at ratio of 650 for each 10,000 of proceeds, if payment is to be n by 20 instalments.

OPTION 2. CONTINUOUS INSTALMENTS.

Annual instalments to continue during the entire life-tim the Beneficiary, but twenty-five annual instalments at least t paid.

Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amount of Each Instalment	Age of Beneficiary at Death of Insured	Amoun Eac Instalm
15 or under	400	31	440	47	510
16	400	32	440	48	510
17	400	33	440	49	520
18	400	34	450	50	520
19	400	35	450	51	520
20	410	36	460	52	530
21	410	37	460	53	530
22	410	38	470	54	530
23	410	39	470	55	540
24	410	40	480	56	540
25	420	41	480	57	540
26	420	42	480	58	540
27	420	43	490	59	550
28	430	44	490	60	550
29	430	45	500	or over	
*30	430	46	500		

*ILLUSTRATION.—The amount of each annual instalment will at the ratio of 430 for each 10,000.00 of proceeds, if at the death the Insured the Beneficiary should be 30 years of age last birthd

APPLICATION.

As a consideration for the issuance of a policy by the United tes Annuity and Life Insurance Company, Chicago, Illinois, I resent the statements and answers as written or printed herein, in Part II of this application, to be full, complete and true, ther written by my own hand or not, and agree that any fraud- nt untruth or concealment shall make the policy wholly void. I ree to be examined by a regular Medical Examiner of the Com- y without delay.

MEDICAL EXAMINER'S FORM.

I hereby certify that I have read all statements and answers Parts I and II of this application, and represent and agree, on lf of myself and of any person who shall have or claim any in- st in any contract issued hereunder: That said statements and wers, together with this declaration, as well as those made to Company's medical examiner, are true, and shall be the basis and the consideration for, the contract hereby applied for.

I hereby expressly waive, on behalf of myself or of any other person shall have or claim any interest in any policy issued hereunder, all visions of law now existing, or that may hereafter exist, preventing any cian or other person from disclosing any information acquired in ding me in a professional capacity or otherwise, or rendering such cian or person incompetent to testify as a witness in any manner tever; and I further hereby consent that any such physician or person l also disclose to the Company any such information.

20 PAYMENT LIFE POLICY—NON-PARTICIPATIN
GENERAL FORM

No. 99,999. Age
AMOUNT, $10,000 ANNUAL PREMIUM, $30

THE UNITED STATES LIFE INSURANCE COMPANY
IN THE CITY OF NEW YORK

In Consideration of the annual premium of *Three Hun and 10-100* Dollars, and of the payment of a like amount u each *second* day of *January* hereafter until *Twenty* full ye premiums shall have been paid or until the prior death of insured,

Promises to pay at the Home Office of the Company in N York City, upon receipt at said Home Office of due proof of death of *John Doe,* of *Chicago,* County of *Cook,* State of *Illin* herein called the Insured, *Ten Thousand* Dollars, less any debtedness hereon to the Company and any unpaid portion the premium for the then current policy year upon surren of this Policy, properly receipted, to *Mary Doe,* beneficiary, w right of revocation.

CHANGE OF BENEFICIARY.—When the right of revocation been reserved, or in case of the death of any beneficiary under eit a revocable or irrevocable designation, the Insured, if there be existing assignment of the Policy made as herein provided, m while the Policy is in force, designate a new beneficiary with without reserving right of revocation by filing written notice ther at the Home Office of the Company, accompanied by the Policy suitable endorsement thereon. Such change shall take effect u the endorsement of the same on the Policy by the Company. If t beneficiary shall die before the Insured the interest of such be ficiary shall vest in the Insured.

PAYMENT OF PREMIUMS.—The Company will accept payment premiums at other times than as stated above, as follows:

One-half in cash on due-date of premium, and balance by months' note with interest at six per centum per annum; or o quarter in cash and balance in three notes of equal amounts three, six and nine months respectively, with interest at six centum per annum. N. B.—Notes must be for even dollars; excess being included in the cash payment.

Except as herein provided the payment of a premium or inst ment thereof shall not maintain the Policy in force beyond the d when the next premium or instalment thereof is payable.

All premiums are payable in advance at said Home Office or to y Agent of the Company upon delivery, on or before date due, of a ceipt signed by an Executive Officer, viz.: the President, Vice-resident, Second Vice-President, Secretary, Assistant Secretary or ctuary, of the Company and countersigned by said agent.

A grace of one month or thirty days (whichever period is the ger) subject to an interest charge at the rate of six per centum r annum shall be granted for the payment of every premium after e first year during which time the insurance shall continue in rce. If death occur within the days of grace the unpaid portion of e Premium for the then current Policy year shall be deducted om the amount payable hereunder.

CONDITIONS.—This Policy contains no restriction upon the In-red in respect either of travel, residence or occupation, excepting ays that if within one year after the issuance of this Policy the ured shall go within the tropics, or north of the parallel of six-th degree north latitude, or engage in military or naval service in e of war, the liability of the Company in case of death of the ured shall be limited to the return of the premiums actually paid reon; and in the event of the death of the Insured by self-destruc-n, whether sane or insane, within one year after the issuance of s Policy, the liability of the Company shall be only for the re-n of the premiums actually paid hereon.

This Policy with the application therefor, a copy of which is ached hereto, shall constitute the entire contract and shall be in-testable, except for non-payment of premiums, after one year m its date. All statements made by the Insured in said applica-n shall in the absence of fraud be deemed representations and t warranties, and no statement shall avoid or be used in defense a claim under this policy, unless it is contained in said applica-on.

If the age of the Insured has been understated, the amount yable hereunder shall be such as the premium paid would have rchased at the correct age; if the age of the Insured has been verstated the Company will return the excess premium, or pre-iums, paid.

NON-PARTICIPATION.—This Policy shall not participate in the ofits of the Company.

LOANS.—At any time while this Policy is in force after three ll years' premiums have been paid, this Company will advance on dge of the Policy and on the sole security thereof the Loan Value stated in the Table of Loan and Surrender Values for the end of e current Policy year at the time of the loan, (such loan value ing the reserve on this policy, computed according to the Amer-an Experience table of mortality with 3½ per cent interest, at the d of the current policy year in which the loan is applied for, less sum not to exceed 2½ per cent of the amount insured under this licy), deducting from such Loan Value any outstanding indebted-ss hereon, interest at six per cent per annum on such loan to the d of the Policy year, and any unpaid portion of the current year's emium. Failure to repay any such loan or to pay interest shall t avoid or be used in defense to a claim under this Policy unless e total indebtedness hereon to the Company shall equal or exceed e Cash Surrender Value at the time of such failure, nor until irty-one days after notice shall have been mailed by the Com-ny to the last known address of the Insured and of the Assignee of cord, if any, at the Home Office of the Company.

ASSIGNMENT.—No assignment of this Policy shall be binding on the Company unless it be filed with the Company at its said ome Office. The Company assumes no responsibility as to the alidity of any assignment.

OPTIONS ON SURRENDER OR LAPSE.—After this Policy shall ha been in force three full years it may be surrendered by the owni at any time prior to any default or within three months after ar default. Thereupon,

(1) If there be no indebtedness hereon to the Company tl owner may elect either (a) to continue the insurance in force fro the date of default for its face amount, but without participati and without the right to loans; or (b) to purchase non-participa ing paid-up life insurance payable at the same time and on the sar conditions as this Policy. The net value of the surrender equi allowed under either option (a) or (b) shall not be less than t reserve on this policy at the date of default, computed according the American Experience table of mortality with 3½ per cent inte est, less a sum not to exceed 2½ per cent of the amount insur under this Policy. The periods for which the insurance will continued and the amounts of paid-up life insurance which will allowed are shown in the table of surrender values herein set fort

TABLE OF LOAN AND SURRENDER VALUES.

After Policy has been in Force.	Loan and Cash Surrender Value.	Paid-up Life Insurance.	Paid-up Continued Insurance.			After Policy has been in Force.	Loan and Cash Surrender Value.	Paid-up Life Insurance.	Paid-up Continued Insurance.		
			Yrs.	Mos.	Days				Yrs.	Mos.	Da
3	$509 10	$1290	5	11	7	12	$2665 00	$5600	20	11	2
4	691 60	1720	8	..	1	13	3008 00	6180	22	2	
5	881 00	2150	10	..	10	14	3409 00	6850	23	7	1
6	1077 40	2570	11	11	1	15	3840 20	7550	25	2	1
7	1284 20	3000	13	7	18	16	4177 90	8040	26	1	2
8	1537 30	3520	15	6	2	17	4528 10	8580	27	3	
9	1799 80	4030	17	1	13	18	4891 50	9020	28	8	
10	2071 90	4540	18	6	14	19	5269 00	9510	30	9	1
11 Yrs.	2354 10	5050	19	9	5	20 Yrs.	5661 50	.....	..	..	..

Values for later years will be computed and furnished upon quest. For later years the Cash Surrender Value is the entire serve on this Policy at the date of default, computed according the American Experience Table of Mortality, with three and on half per cent interest per annum; the loan value is the entire r serve, computed according to the same table of mortality and ra of interest, at the end of the current policy year in which the lo is applied for, there being deducted from such loan value any ou standing indebtedness hereon, interest at six per cent per annu on such loan to the end of the policy year and any unpaid porti of the current year's premium; the paid-up Life Insurance is t equivalent of such cash surrender value upon the basis of the n single premium at the attained age of the Insured, and the paid-u continued insurance is the equivalent of the American Experien three and one-half per cent reserve at the time of default, less sum not to exceed two and one-half per cent of the amount insur

y this Policy, on the basis of the net single premium under the bove table and rate of interest at the attained age of the Insured.

(2) In computing values both for the period covered by the able of Loan and Surrender Values and for later years, if there be n indebtedness hereon to the Company, it shall be deducted from he amount which otherwise would be applicable as a surrender alue to the purchase of temporary insurance for the period aforeaid, and the owner may elect either to have the remainder applied a) to continue the insurance in force from the date of default ithout participation and without the right to loans for the face mount of this Policy less the indebtedness, or (b) to purchase a roportionate amount of non-participating paid-up life insurance.

If in the event of any default in the payment of premium or herwise, after the Policy shall have been in force three full years, e owner shall not exercise either of said options within three onths after such default, the insurance shall be continued as proided by option (a) in either paragraph (1) or (2).

CASH VALUES.—After premiums have been paid on this policy r three full years, it may be surrendered to the Company within irty-one days after default in the payment of any subsequent preium for the Cash Value as shown in the Table of Loan and Surender Values herein set forth, less any existing indebtedness to the ompany on this Policy.

The Surrender Values under Policies with Quarterly or Semiinnual premium payments will be calculated upon the same basis the Surrender Values at the end of the preceding full Policy year, llowance being made for the total premiums paid.

REINSTATEMENT.—Unless surrendered for cash, this Policy upon vidence of insurability satisfactory to the Company may be reinated within three years after any default in the payment of preiums, by payment of arrears of premiums with interest at the rate six per centum per annum, together with interest at the same te on any indebtedness to the Company which existed at the date such default, and with reinstatement or payment of such indebtness.

MODES OF SETTLEMENT.—The Insured or the owner, or the beneiary after the Insured's death, in case the Insured shall have ade no election, may by written notice to the Company at its Home fice, elect to have the net sum payable under this Policy upon the ath of the Insured paid either in cash or as follows:

(1) By the payment of an annuity equal to three and onelf per centum of such net sum payable at the end of each year ring the lifetime of the beneficiary, and by the payment upon the ath of the beneficiary of the said net sum, together with any acued portion of the annuity for the year then current, unless otherse directed in said notice, to the beneficiary's legal representaves or assigns.

(2) By the payment of equal annual instalments for a specid number of years, the first instalment being payable immedily, in accordance with the following table for each one thoud dollars of said net sum.

(3) By the payment of equal annual instalments payable at e beginning of each year for a fixed period of twenty years and so many years longer as the beneficiary shall survive, in acdance with the following table for each one thousand dollars of d net sum.

Any instalments payable under (2) or (3) which shall not have en paid prior to the death of the beneficiary shall be paid, unless herwise directed in said notice, to the beneficiary's legal representives or assigns.

When any option calling for annual payments is elected, Policy shall be surrendered upon its maturity and a supplemen non-participating contract shall be issued for the option elected.

Unless otherwise specified by the owner or by the beneficia making such election, the beneficiary may at any time surrende contract guaranteeing the payment of instalments, for the muted value of the payments yet to be made, computed upon same basis as option (2) in the following table; provided tha such surrender and commutation will be made under option except after the death of the beneficiary occurring within the a said twenty years:

TABLE OF INSTALMENTS FOR EACH $1,000.

OPTION 2.		OPTION 3.			
Number of Annual Instalments.	Amount of Each Instalment	Age of Beneficiary at Death of Insured.	Amount of Each Instalment	Age of Beneficiary at Death of Insured.	Amoun Eac Instalm
2	$508 60	20	$45 24	42	$54 3
3	344 86	21	45 60	43	54 9
4	263 05	22	45 76	44	55 5
5	213 99	23	46 04	45	56 2
6	181 32	24	46 32	46	56 8
7	158 01	25	46 63	47	57 5
8	140 56	26	46 95	48	58 2
9	127 00	27	47 28	49	58 8
10	116 18	28	47 62	50	59 5
11	107 34	29	47 98	51	60 2
12	99 99	30	48 36	52	60 9
13	93 78	31	48 76	53	61 5
14	88 48	32	49 17	54	62 2
15	83 89	33	49 60	55	62 8
16	79 89	34	50 05	56	63 4
17	76 37	35	50 51	57	64 0
18	73 25	36	51 00	58	64 5
19	70 48	37	51 50	59	65 0
20	67 99	38	52 03	60	65 5
21	65 74	39	52 57	61	65 9
22	63 70	40	53 13	62	66 3
23	61 85	41	53 71	63	66 6
24	60 17			64	66 9
25	58 62			65	67 2
26	57 20			66	67 4
27	55 90			67	67 5
28	54 69			68	67 7
29	53 57			69	67 8
30	52 53			70 and over	67 9

No general agent or other agent of the Company has the pow nor is he authorized by the Company to extend the time for payment of a premium or in the event of lapse to reinstate t Policy, or in any way to modify this Contract; the Executive O cers as aforesaid alone having this power.

In Witness Whereof, the Company has caused this Poli to be executed this *second* day of *January, 1913*

A. WHEELWRIGHT, *Secretary.*

JOHN P. MUNN, M. D., *Preside*

APPLICATION.

MEDICAL EXAMINER'S FORM

It is hereby declared and agreed: First, That all the state-
ents and answers in this application are true, full and complete;
at this application and declaration shall, with the policy herein
pplied for, be the sole basis of the contract between me and the
ompany, and shall be binding on all parties in interest under such
olicy; and no information or statement, unless contained in this
pplication, made, given, received or acquired, by any person at
y time, shall be binding on the Company; and that the policy
be issued hereon shall take effect only upon payment of the first
remium and delivery of the policy, during my lifetime, and while
am in sound health and insurable condition. Second, That the
hole or any part of the risk herein proposed may be reinsured.
hird. I hereby expressly waive all provisions of law forbidding
y physician or surgeon from disclosing any information acquired
hile attending me in a professional capacity. Fourth. In the
vent of my death by self-destruction, sane or insane, within one
ear after date of any policy that may issue hereon, the liability of
e Company shall only be for the return of the premiums paid
ereunder. Fifth. That any policy to be issued hereon shall not
entitled to participate in the profits or surplus of the Company.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIU
LIFE, 5-YEAR DIVIDEND POLICY

No. 99,999. AG
AMOUNT, $10,000. PREMIUM, $3

THE VOLUNTEER STATE LIFE INSURA
COMPANY.

In Consideration of the application for this Policy, is hereby made a part of this contract, and endorsed he and of the payment in the manner specified of the pre herein stated, THE VOLUNTEER STATE LIFE INSURANCE COM hereby insures the life of *Andrew Jackson*, of *Herm* County of *Davidson*, State of *Tennessee*, for the amount h named, payable as specified and subject to all privileges provisions contained herein.

The amount of insurance is *Ten Thousand* Dollars, pay in one sum at the Home Office of the Company in Chattano Tennessee, upon receipt of due proof of death of the insu and surrender of this Policy, properly receipted, unto *Ra Donelson Jackson, (wife), if living; if not to* the Execut Administrators, or Assigns of the Insured.

This insurance is issued for a term of one year from *21st* day of *March* 19*12*, and is based upon the payment of *Th Hundred Sixty-four and 30/100* Dollars on the delivery of Policy as the premium for one year's insurance, and in c sideration of one full year's premium being paid, this conti shall be continued as a Limited Payment Life Policy upon further payment of *Three Hundred Sixty-four and 30/100* I lars on or before the *21st* day of *March* in each and ev year thereafter until premiums for *twenty* full years from *21st* day of *March*, 19*12*, shall have been paid, or until de should it sooner occur, at which time, subject to its terms shall become full paid insurance.

All premiums are payable at the Home Office of the Comp in Chattanooga, Tennessee, or as provided under the head "Provisions" on third page hereof.

PARTICIPATION.—This Policy shall participate in the sur earnings of the Company apportioned and accruing to policies this class, and its proportion of the divisible surplus shall ascertained by the Company and distributed at the end of e five-year period from date hereof, provided the Policy be ther full force. Such dividend may be withdrawn in cash, applied purchase a paid-up addition to the Policy, or to reduce the mium hereon. Unless the insured shall notify the Company writing within three months from the end of each dividend pe which mode of settlement is desired, the Company reserves right to make the selection.

PRIVILEGES.

CASH LOANS.—The Company will, at any time after three full ars' premiums have been paid, advance upon the sole security of is Policy, when legally assigned, a sum equal to the amount speci- d in the table below, plus the full legal reserve on all dividend ditions apportioned and credited hereon, less any indebtedness the Company on account of this Policy. The interest on such an shall not exceed six per cent per annum and shall be payable nually in advance.

Failure to repay any such loan or to pay the interest thereon to pay any loan and interest under the automatic loan clause all not void this Policy unless the total indebtedness to the Com- ny on account of this Policy shall equal or exceed the then total n value at such time of failure, nor until one month after the mpany shall have mailed notice of such fact to the last known dress of the insured, also to the assignee, if any.

AUTOMATIC PREMIUM LOANS.—In the event the insured should, any premium date, or within the days of grace thereafter, after ree full years' premiums have been paid hereon, fail to pay or nse to be paid the then current premium, if the Policy be not rrendered by the insured with a choice of one of the options rein guaranteed, and if, at the time of the non-payment of pre- ium there is a loan value hereon in excess of all indebtedness at may then exist against the Policy together with interest, the mpany will apply such available loan value towards the pay- nt of the premium then due, with interest thereon at a rate not eeding six per cent (6%) per annum, chargeable annually in ad- nce; and will continue to carry said Policy in force, in the form written and at the rate of premium as provided for in the face reof, subject to its terms and such indebtedness, the same as if the emium had been paid in cash, and will continue to so apply such n value as long as such value, at the rate of premium provided the face hereof, will suffice to pay for even one day's premium. any time while this Policy is thus in force the insured may ume payment of premiums thereon without medical re-examina- n, and in that event, any indebtedness against the Policy may her be paid in cash or allowed to remain as a loan hereon. All h indebtedness shall be a first lien on the Policy, and the licy will lapse unless premium payments are resumed by the in- red within the actual period of extension.

OPTIONS ON SURRENDER OR LAPSE.—After this Policy shall have en in force three full years, it may be surrendered to the Company any time prior to default in premium payment, or within the ys of grace thereafter, and as a full consideration therefor, one the following options may be accepted:

1. CASH SURRENDER VALUE.—Accept the cash value indicated the following table, plus the full legal reserve on all dividend litions apportioned and credited hereon, less any indebtedness the Company on account of this Policy; or,

2. PAID-UP LIFE POLICY.—Accept a non-participating Paid-up e Policy for the amount indicated by the following table, plus dividend additions apportioned and credited hereon, payable at same time and on the same conditions as this Policy; provided, wever, that if there be any indebtedness to the Company on count of this Policy, the amount of such Paid-up Life Policy will reduced in the proportion that the total indebtedness bears to then total cash surrender value; or,

3. PAID-UP TERM POLICY.—Accept a non-participating Paid-up m Policy without the right to loans for the full amount insured this Policy, plus all dividend additions apportioned and credited reon, to be dated on the day to which premiums have been duly id and to continue in force for the term indicated by the follow- g table; provided, however, that if there be any indebtedness to

the Company on account of this Policy, the amount of such P up Term Policy shall be the face value of this Policy, plus dividend additions hereon, less the amount of such indebtedn and the term for which such Paid-up Term Policy shall run s be changed to that term for which the cash surrender value of Policy herein specified, after deducting such indebtedness, will ca the modified amount at the single premium term rates of Company.

TABLE OF LOAN AND SURRENDER VALUES.
(Referred to Above.)

After Policy Has Been in Force	Cash Surrender or Loan Value.	Paid-up Life Insurance.	Paid-up Term Insurance	
			Years.	Days
1 Year	None.	None.	None.	None
2 Years	None.	None.	None.	None
3 "	$ 380	$ 950	4	128
4 "	600	1470	6	255
5 "	830	2000	9	153
6 "	1080	2570	11	341
7 "	1350	3140	14	109
8 "	1640	3740	16	167
9 "	1910	4270	18	24
10 "	2190	4800	19	167
11 "	2490	5310	20	273
12 "	2790	5840	21	286
13 "	3100	6360	22	287
14 "	3430	6870	23	277
15 "	3770	7400	24	240
16 "	4120	7900	25	270
17 "	4480	8420	26	324
18 "	4860	8930	28	125
19 "	5250	9450	30	196
20 "	5660	10000	Paid-up.	

Values for later years will be computed on the same basis a furnished upon request.

The reserve maintained on this Policy and the loan and s render values in the above table are based upon the American E perience Table of Mortality with interest at the rate of three a one-half per cent (3½%) per annum.

INSTALMENT OPTION OF SETTLEMENT.—The amount insured u der this Policy is payable in one sum, but if the amount payal be not less than $1,000.00, it may at the option of the insu or beneficiary be made payable instead in either five, ten, fifte or twenty equal annual instalments. The amount of such inst ments shall be based upon the amount insured under this Poli together with any paid-up additions hereon, and shall be det mined from the table opposite.

The first instalment shall be payable at the same time t original amount would have been payable under this Policy, a subsequent instalments shall become payable on succeeding ani versaries of the payment of the first instalment and continue un all of said instalments shall have been paid.

Unless the Company shall have been otherwise directed by t insured in writing, all unpaid instalments, at the time any inst ment is due, may be commuted at the rate of three per cent p annum, compound interest, and the equivalent withdrawn in o sum.

o. of stal- ents.	Amt. of Each Instalment per $1,000 Insurance.	Amt. of Each Instalment Under this Policy.	No. of Instal- ments.	Amt. of Each Instalment per $1,000 Insurance.	Amt. of Each Instalment Under this Policy.
5	$212 00	$2120 00	15	$81 00	$810 00
10	114 00	1140 00	20	65 00	650 00

SPECIAL PRIVILEGES.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any emium under this Policy, except the first, a grace of one month ll be allowed, during which time the Policy will remain in force. death should occur within the month of grace, the unpaid preium for the current year will be deducted from the amount payale hereunder.

TOTAL AND PERMANENT DISABILITY.—Should the insured, after ving paid the premium for at least one full year, and sixty days fore any subsequent premium is due, and before attaining the e of sixty years, furnish proof satisfactory to the Company that has become wholly disabled by bodily injury or disease, so that is and will be permanently, continuously, and wholly prevented ereby from performing any work for compensation or profit, or om following any gainful occupation, the Company will, by enrsement hereon, agree to pay for the insured subsequent preiums hereon as they fall due during such total disability. Any emiums so paid by the Company shall not be deducted from the m payable under the Policy, or the loan and surrender options erein provided for, but such values shall increase as though the emiums were actually paid by the insured in cash; provided that tisfactory evidence of such continued total disability be furnished or before each annual premium due date in lieu of payment of emium, and that the insured shall, at any time, on demand, furish the Company satisfactory proof of the continuance of such sability, and shall, on request, submit to be examined by a physian named by the Company, and if the insured shall fail to furnish ch proof, or if it shall appear to the Company that the insured able to perform any work or to follow any gainful occupation, en all premiums thereafter falling due must be paid in conrmity with this contract.

Without prejudice to any other cause of disability, the entire d irrecoverable loss of the sight of both eyes, or the severance both hands above the wrists, or of both feet above the ankles, or e entire hand and one entire foot, will be considered as total d permanent disability within the meaning of this provision, and t subject to further proof of disability.

REVIVAL OF POLICY.—If this Policy be lapsed for non-payment premium, it may be revived any time after the date of lapse on written application and the payment of arrears of premiums, th interest at a rate not to exceed six per cent per annum; proded, however, that evidence of the insurability of the insured tisfactory to the Company be furnished to the Company. In the nt of the revival of this Policy, the loan value hereon will be e same as if it had never lapsed, and the full amount thereof, s any indebtedness, will be available as a loan in the payment arrears.

CHANGE OF BENEFICIARY.—The insured may, at any time while is Policy is in force, by written notice to the Company at its ome Office, change the beneficiary or beneficiaries under this

Policy, such change to take effect only upon the endorsement the same on the Policy by the Company, whereupon all rights the former beneficiary or beneficiaries shall cease; provided, h ever, that no such change of beneficiary shall be valid if the Pol or any interest therein be assigned at the time of such change.

CHANGE IN POLICY FORM.—This Policy may be changed at time while in force, and not assigned, for any other form of Pol issued by the Company at the time of such exchange, provided amount of insurance is not increased nor the premium rate l ered, and provided that the difference in past premiums, with terest at a rate not to exceed six per cent (6%) per annum is p on such difference between the premium rate of the Policy changed and the Policy applied for. Such exchange may be ma without medical examination, and the new Policy shall bear same date as this Policy.

PROVISIONS.

PAYMENT OF PREMIUMS.—The premiums on this Policy payable in advance. If the premiums be made payable in quarte or semi-annual instalments, any instalments of the annual p mium for the current year remaining unpaid at the maturity of Policy shall be considered an indebtedness to the Company on count of this Policy. Premiums are payable at the Home Office the Company, but may be paid to an authorized agent of the Co pany on or before the dates when due, in exchange for official ceipts signed by the President, Vice President, or Secretary, a countersigned by such agent. If any premium be not paid wh due, the liability of the Company shall be only as hereinbef provided. Premiums shall be paid without notice from the Co pany. Should notices be sent, such act shall be considered only courtesy, and, in event of any notice of premium payment he under, the mailing of such notice to the last known address of insured shall constitute a conclusive presumption that such not was received.

INDEBTEDNESS.—Any indebtedness to the Company on accou of this Policy will be deducted from any payment or payments any settlement under this Policy.

MODIFICATIONS, ETC.—No condition, privilege, or provision this Policy can be waived or modified in any case except by endorsement hereon signed by the President, one of the Vice Pre dents, the Secretary, the Assistant Secretary, or the Actuary. agent has power on behalf of the Company to modify this contra of insurance, to extend the time for paying premium, to waive a forfeiture, or to bind the Company by making any promise representation.

ASSIGNMENT.—No assignment of this Policy shall be bindi on the Company unless such assignment shall be in writing a acknowledged under oath, and the original or a certified co thereof filed with the Company at its Home Office and its recei duly acknowledged. The claims of any assignee shall be subje to proof of insurable interest and the Company will not assume a responsibility for the validity of an assignment.

SUICIDE.—Suicide within two years from the date of this Polic whether the insured be sane or insane, is a risk not assumed the Company, but in case of such suicide the Company will retu the premiums actually paid in cash.

INCONTESTABILITY.—This Policy shall be incontestable aft two years from its date except for non-payment of premium a engaging in Military or Naval Service in time of War, for whic written permission must be obtained from the Company.

MISSTATEMENT OF AGE.—If the age of the insured has bee misstated, the amount payable under this Policy shall be th amount of insurance which the premiums paid would have pu chased at the correct age of the insured.

ENTIRE CONTRACT CONTAINED IN THIS POLICY.—**This Policy** ontains the entire contract between the parties hereto.

STATEMENTS OF THE INSURED.—All statements purporting to be ade by the insured shall, in the absence of fraud, be deemed presentations and not warranties, and no such statement shall oid this Policy unless it be contained in a written application.

This Policy is issued with the express understanding that the sured may, without the consent of the Beneficiary, receive every nefit, exercise every right, and enjoy every privilege conferred on him by this Policy.

In **Witness Whereof**, the Company has caused this Policy be executed this *21st* day of *March*, 19*12*.

J. C. STACY, *Secretary.* ZEBOIM C. PATTEN, *President.*

APPLICATION.

I HEREBY DECLARE that I am in good health and of sober and perate habits, and that all the statements and answers to the egoing questions are complete and true and that the foregoing, gether with this declaration, shall constitute the application and ome a part of the contract for the insurance hereby applied for.

I agree that if within two years from the date hereof I shall a suicide, whether sane or insane, the liability of the Company all not exceed the amount of premiums paid on this policy.

I further agree that I will not engage in any military or naval vice in time of war during the continuance of the said contract thout first obtaining written permission from the Company.

I hereby agree that the policy herein applied for shall be acted, subject to the privileges and provisions therein contained, d said policy shall not take effect until the same shall be issued d delivered during my continuance in good health and the first emium thereon paid in full.

The applicant will please read carefully the answers written ter each of the above questions before signing this application.

MEDICAL EXAMINER'S FORM.

IT IS HEREBY AGREED, that all the statements made in answer the foregoing questions, and explanations of same, are warranted be true, and are hereby made a part of this contract.

20 PREMIUMS (FIRST YEAR TERM AND 19 PREMIU LIFE POLICY.

No. 99,999. AGE
AMOUNT, $10,000. PREMIUM, $3(

THE WEST COAST LIFE INSURANCE COMPANY,

SAN FRANCISCO, CALIFORNIA.

AGREES TO PAY *Ten Thousand* Dollars to *Alice Doe, Wij the Insured, should she survive him, otherwise to the execu administrators or assigns* of *William Doe,* (the Insured,) duly substituted Beneficiary, under this Policy, at its H Office, upon the death of the Insured within one year date, or subsequently if this Policy shall be renewed accor to its terms, and immediately upon receipt and approva proofs of death of the Insured.

All insurance hereunder is based upon the written and pri application therefor, which is made a part of this contra copy whereof is attached hereto, and the payment of *T Hundred and Sixty-six 00-100* Dollars on *February 26th,* as the premium for one year's insurance (which payment be made in semi-annual instalments of *$190.50,* or quarterl stalments of *$97.00,* covering the period of half year's quarter year's insurance for which the instalment is paid), shall be renewed upon the further payment of a like (which may be paid in like instalments as aforesaid but ject to the same provisions) on or before *February 26th* each and every year thereafter during the continuance of Policy, until premiums shall have been paid for *20* years in from date, when it shall become full paid insurance.

At any time after date should the Insured, prior to attai the age of sixty years, become disabled, as defined in endorsements hereon, the Company agrees to pay to him w living, annual advances, according to the provisions in endorsements, on account of the amount payable under Policy upon the death of the Insured.

The Benefits, Statements and Values on the succeeding p of this Policy are made a part hereof.

In Witness Whereof, THE WEST COAST LIFE INSURA COMPANY has caused this Policy to be executed at the City San Francisco, as of the *26th* day of *February,* 19*13*

JULIAN SONNTAG, *Secretary.* HENRY J. CROCKER, *Presid*

BENEFITS.

REFERRED TO ON THE PRECEDING PAGE OF THIS POLICY.

INCONTESTABILITY.—This Policy shall be incontestable after year from date of issue if the premiums are paid as herein provi

ENTIRE CONTRACT CONTAINED IN THIS POLICY.—**This Policy** contains the entire contract between the parties hereto.

STATEMENTS OF THE INSURED.—All statements purporting to be made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall avoid this Policy unless it be contained in a written application.

This Policy is issued with the express understanding that the Insured may, without the consent of the Beneficiary, receive every benefit, exercise every right, and enjoy every privilege conferred upon him by this Policy.

In Witness Whereof, the Company has caused **this Policy** to be executed this *21st* day of *March,* 19*12.*

W. C. STACY, *Secretary.* ZEBOIM C. PATTEN, *President.*

APPLICATION.

I HEREBY DECLARE that I am in good health and of sober and temperate habits, and that all the statements and answers to the foregoing questions are complete and true and that the foregoing, together with this declaration, shall constitute the application and become a part of the contract for the insurance hereby applied for.

I agree that if within two years from the date hereof I shall die a suicide, whether sane or insane, the liability of the Company shall not exceed the amount of premiums paid on this policy.

I further agree that I will not engage in any military or naval service in time of war during the continuance of the said contract without first obtaining written permission from the Company.

I hereby agree that the policy herein applied for shall be accepted, subject to the privileges and provisions therein contained, and said policy shall not take effect until the same shall be issued and delivered during my continuance in good health and the first premium thereon paid in full.

The applicant will please read carefully the answers written after each of the above questions before signing this application.

MEDICAL EXAMINER'S FORM.

IT IS HEREBY AGREED, that all the statements made in answer to the foregoing questions, and explanations of same, are warranted to be true, and are hereby made a part of this contract.

for a period not exceeding ninety (90) days after receipt of a plication therefor. The non-enforcement of this provision in a giv instance shall not affect its enforcement in others.

PAYMENT OF PREMIUMS.—All premiums upon this Policy a due and payable at the Home Office of the Company in the City San Francisco, but may be paid to agents of the Company prod ing receipts signed by the President, a Vice-President, Secretary Assistant Secretary, and countersigned by such agents. The m of premium payment will be changed by the Company, upon requ (on any anniversary of the date of this Policy), from annual semi-annual or quarterly or vice versa at the premium rates in by the Company at the date hereof, but such semi-annual or qu terly payment, shall not have the effect to continue this Policy full force longer than for the six months or three months, cove by such payment, subject to the above provisions relating to gra It is agreed if this Policy becomes a claim by death that the Co pany shall have the right to deduct any part or parts of the Pol year's premium unpaid.

RESTORATION.—If default is made in payment of premium t Policy, if not then surrendered, will be restored to full force a effect upon written application to the Home Office, and the paym of premiums to date of restoration and any indebtedness of the sured to the Company, both with interest not to exceed five cent. per annum, provided the Insured shall with such applicat then submit evidence of insurability satisfactory to the Compan

CHANGE OF BENEFICIARY.—When the right of revocation been reserved, or in the case of the death of any beneficiary un either a revocable or irrevocable designation, the Insured, if th be no existing assignment of the Policy made as herein provid may, while the Policy is in force, designate a new beneficiary, w or without reserving right of revocation, by filing written not thereof at the Home Office of the Company accompanied by Policy for suitable endorsement thereon. Such change shall t effect when endorsed on the Policy by the Company, and not fore. If any beneficiary shall die before the Insured, the inter of such beneficiary shall vest in the Insured.

INSTALMENT BENEFITS.—The Insured may change the mode payment of the proceeds of this Policy as a Death Claim from p ment in one sum as provided on the first page hereof, to paym by annual instalments as provided on the third page hereof.

RESERVE BASIS.—The valuation of this policy is based upon American Experience Table of Mortality with interest at 3½ cent. with term reserve the first year.

BENEFITS FOR PERMANENT DISABILITY.

At any time after the date hereof, and while this Policy is full force and effect, should the Insured prior to attaining the of sixty years become disabled, as hereinafter defined, without fault in payment of any premium, the Company agrees to pay nually as an advance to the Insured, while living, one-tenth of amount payable under this Policy upon the death of the Insured, provided as follows:

(1)—The Company's maximum aggregate limit of liability such advance payments under this and any and all Policies up the same life shall not, in any event, exceed Ten Thousand Dolla and in no case shall there be more than ten payments, nor sh the total amount payable annually exceed One Thousand Dolla and all payments shall be deducted from the amount payable up the death of the Insured.

(2)—In case of any and every such advance payment, this a every other Policy upon the same life providing for any such a vance payment must be produced at the Home Office of the Co pany to have the amount of payment or payments endorsed there in reduction or extinguishment of the amount payable upon t death of the Insured.

(3). The premiums payable after satisfactory proof of such sability shall have been furnished to the Company. as hereinafter rovided. shall be only for the Insurance if any. exceeding the maxum aggregate limit of liability as provided in Clause 1 hereof.

(4). Immediately after the happening of the disability. full rticulars thereof must be given in writing to the Company at its ome Office. together with the then address and whereabouts of the sured. and. within one hundred and twenty days after the hapning of the disability there must be given the Company at its me Office, upon blanks furnished by it, satisfactory proof of ability, and, after payment of the first advance, similar proof st be made, if required by the Company, of such continuing disility, at the time of each subsequent annual advance payment.

(5). Any Medical Adviser of the Company shall be allowed examine the person of the Insured in respect of any alleged disility, in the manner and at the times the Medical Adviser may quire.

(6). No suit on account of alleged disability shall be mainable, if commenced before the expiration of one year or after expiration of two years from the date of the happening of the ability.

(7). If there is a failure to comply with any one of the foreing provisions, no claim on account of disability or for any adnce payment shall arise or be valid or enforceable.

(8). Any valid claim for such advancement shall extinguish other rights, options, values and benefits under this Policy, ept:

a. As to balance, if any, of amount payable upon death of sured not exhausted by such advance payment or payments acally received by the Insured; and

b. As to such insurance, if any, as exceeds the maximum it of such advances and which is kept in force by continuing emium payments.

(9). The disability above referred to must be total and permat, and such that there is neither then nor at any time thereafter, y work, occupation, or profession that the Insured can ever ficiently do or follow to earn or obtain any wages, compensation profit.

(10). In the event that the Company has erred in determining t the disability is permanent and in case the disability shall se before the completion of the contemplated payments, then h payments shall cease and all amounts paid, together with inest at five per cent. per annum from respective dates of payment, ll be deducted from the sum originally insured, and thereafter y the remainder shall be the insurance under this Policy, and miums shall be paid as herein provided on such remainder only the fraction of the original premium that such remainder bears the original insurance.

Accidental injuries which, independently of all other cause and hin ninety days from the happening of such accident, result in irrecoverable loss of the entire sight of both eyes, or in the amation of both entire hands at or above the wrist, or in the amation of both entire feet at or above the ankle, or in the ampuon of one entire hand at or above the wrist and one entire foot or above the ankle, shall also constitute such disability.

This Permanent Disability Insurance may at any anniversary te be cancelled by the Insured and thereafter the premium on this licy will be reduced by fifty cents per annum for each thousand lars insured. Limitation as to commencing suit on account of rmanent Disability does not apply after payment by the Company the first instalment.

STATEMENT.

(1). Only the President, or a Vice-President, togethe the Secretary or Assistant Secretary (and they only in signed by them) have power in behalf of the Company to iss mits, or make or modify this or any contract, or to exte time for making any premium payment, and the Compan not be bound by any promise or representation heretofore o after given by any person other than the above-named office by them only in writing and signed conjointly as stated. (2) error in stating the age of the Insured shall be adjusted Company paying such an amount as the premium actually would have purchased at the table rate at the correct age. Any indebtedness of the Insured to the Company shall first ducted from any money payable or in any settlement unde Policy. (4). A duplicate of any assignment of this Policy be filed with the Company. The Company will not assume r sibility for the validity of any assignment. (5). In any tionment or distribution of surplus earnings, the principle methods which may be adopted by the Company for such appo ment or distribution, and its determination of the amount be ing to this Policy, shall be conclusive upon the Insured and every person having or claiming any right under this Policy. This Policy shall lapse if any premium is not paid as herein vided, and no right thereunder nor on account of previous pre payment shall exist, except as herein expressly provided. Engaging in any military or naval service, except in time of p is not a risk assumed under this Policy, unless the Company have first issued a written permit. (8). Proofs of death of Insured shall be made on the forms prescribed by the Comp and no suit under this Policy shall be sustainable unless comme within one year from the date of the death of the Insured. The Insured may, without the consent of the Beneficiary, ex in the case of a permanent Beneficiary, receive every benefit, e cise every right and enjoy every privilege conferred upon the sured by this Policy. (10). This Policy, together with the applications, co of which are attached hereto, contains the entire contract between parties hereto, and all statements made by either of the Insured shall, in absence of fraud, be deemed representations and not warranties, an such statement shall avoid the Policy or be used as a defense to a c thereunder, unless it be contained in the applications for the Policy.

SCHEDULE OF POLICY VALUES.

This Schedule applies to this Policy only if free from indebtedness, but indebtedness may be repaid at any time before Policy values are pay Age 35. Form, 20-Payment Life, Participating. Amount of Policy, $10

Number of Years Paid	Cash or Loan Value	Paid-up Insurance	Extended Insurance Yrs.	Extended Insurance Days	Number of Years Paid	Cash or Loan Value	Paid-up Insurance	Exten Insura Yrs. D
3	$ 420	$1060	4	121	12	$2790	$5850	19
4	650	1610	7	0	13	3100	6360	20
5	880	2140	9	243	14	3430	6890	21
6	1130	2690	12	60	15	3770	7410	21
7	1380	3220	14	121	16	4120	7920	22
8	1640	3750	15	332	17	4480	8430	22
9	1910	4270	17	55	18	4860	8950	23
10	2190	4800	18	75	19	5250	9470	23
11	2490	5340	19	41	20	5660	10000	Fully P

INSTALMENT BENEFITS.

The Insured may change the mode of payment of the proceeds of this Polic a death-claim, if not then assigned, from payment in one sum, as provided on the page, to payment by Annual Instalments as stated below, provided the amoun such proceeds is One Thousand Dollars, or more. If the amount is less than Thousand Dollars, the proceeds will be paid in one sum only.

The following tables are based upon a Policy, the proceeds of hich are One Thousand Dollars and will apply pro rata to this olicy.

LIMITED INSTALMENTS.

Annual Instalments limited to the number stated below; any umber from two to twenty-five may be selected by the Insured.

umber of Instalments.....	25	20	19	18	17	16	15	14	13	12
mount of Each Instalment.....	$56	*$65	$67	$70	$73	$77	$81	$85	$91	$97
umber of Instalments..	11	10	9	8	7	6	5	4	3	2
mount of Each Instalment.....	$104	$113	$124	$138	$155	$179	$211	$261	$343	$507

*ILLUSTRATION.—If payment is to be made by 20 instalments, e amount of each instalment will be $65.00 for each $1,000 of in-urance.

SPECIAL PLAN—LIMITED INSTALMENTS.

First Instalment $150.00—subsequent Annual Instalments lim-ted to number stated below; any selection may be made by the nsured.

umber of Instalments after the first	24	19	14	9
mount of Each Instalment after the first.....	$50	*$59	$75	$109

*ILLUSTRATION.—If payment is made by 20 Instalments, the mount of the first will be $150.00 and of each subsequent instal-ent (19) $59.00 for each $1,000 of Insurance.

CONTINUOUS INSTALMENTS.

Twenty-five Annual Instalments at least to be paid, but Instal-ents to continue during the entire life-time of Beneficiary. (Pay-ent by Continuous Instalments cannot be selected if there is more an one Beneficiary under this Policy.)

ge of Beneficiary at death of Insured.	Undr 15	16	17	18	19	20	21	22	23	24
mount of Each Instalment.....	$40	$40	$40	$40	$40	$41	$41	$41	$41	$41
ge of Beneficiary at death of Insured.	25	26	27	28	29	30	31	32	33	34
mount of Each Instalment.....	$42	$42	$42	$43	$43	*$43	$44	$44	$44	$45
ge of Beneficiary at death of Insured.	35	36	37	38	39	40	41	42	43	44
mount of Each Instalment.....	$45	$46	$46	$47	$47	$48	$48	$48	$49	$49
ge of Beneficiary at death of Insured.	45	46	47	48	49	50	51	52	53	54
mount of Each Instalment.....	$50	$50	$51	$51	$52	$52	$52	$53	$53	$53
ge of Beneficiary at death of Insured.	55	56	57	58	59	60	61	62	63	Over 64
mount of Each Instalment.....	$54	$54	$54	$54	$55	$55	$55	$55	$55	$55

*ILLUSTRATION.—If at the death of the Insured the Beneficiary hould be 30 years of age last birthday, the amount of each An-ual Instalment will be $43.00 for each $1,000 of Insurance, pay-ble during the entire life-time of the Beneficiary, but if the Bene-ciary should die before the 25 Instalments shall have been paid,

the remainder of the 25 Instalments shall be commuted and paid one sum to the executors, administrators or assigns of the Be ficiary.

The Insured may subsequently change any selection of Inst ment Benefits; and may also revoke any selection, thereby maki this Policy again payable in one sum.

Each selection, change or revocation of a selection, shall made by the Insured in writing, and shall not take effect until dorsed on this Policy by the Company at its Home Office.

The payment of the first Instalment shall be made immediat upon receipt and approval of proofs of death of the Insured, subsequent Instalments shall be paid annually thereafter.

If the Beneficiary should die before all Instalments cert have been paid, the remainder of the Instalments certain shall commuted and paid in one sum to the executors, administrators, assigns of the Beneficiary.

The Beneficiary can neither assign nor commute unpaid Inst ments, unless such right is given to the Beneficiary by the Insu in writing, and is endorsed on this Policy by the Company at Home Office during the life-time of the Insured. If, however, proceeds of this Policy or any part thereof, are payable to exe tors, administrators or assigns, such proceeds shall be paid in sum.

If more than one Beneficiary has a right under the Limited stalment Plan, whether Special or otherwise, such right shall joint and vest in the survivors and shall not be severed without consent of the Company.

APPLICATION.

This application for insurance to The West Coast Life Ins ance Company is the basis and a part of a proposed contract insurance. I hereby agree as follows: (1.) That, if this appli tion is accepted, the policy issued hereunder shall not take eff until the first premium shall have been paid and accepted by s Company or its authorized agent and such policy delivered to a accepted by me, while I am in good health. (2) That during first year succeeding the date of any policy which may be issu hereunder the insurance shall be term insurance, and that for su year the reserve to be held by the Company shall be computed cordingly; and thereafter as for a policy issued at the end of s term. (3) That no policy shall be valid if during the first ye following its date I engage in any of the following extra hazardo occupations or employments: handling dynamos or live elect wires, blasting, mining, submarine labor, aeronautic ascensio manufacture or handling of any highly explosive substance, servi upon any railroad train or track as engineer, fireman, brakema freight conductor, or track man, or in switching or in coupling uncoupling cars, or as a seaman on any steam or other vessel, less written permission is first expressly granted by the Compan (4.) If during the first year following the date of said policy I co mit suicide, sane or insane, or die in consequence of my own lawful act, the only liability under said policy shall be for a fix sum equivalent to five per cent of the principal sum of said polic (5.) That any physician may, at any and all times, disclose a information, heretofore or hereafter in any way acquired or co municated to him, concerning any question arising under any the following statements or answers for such contract of insuranc

I hereby warrant that all the following statements and a swers and all those that I make to the Company's Medical Exan iner in continuation of this application are complete, true and co rect, and if any such statement or answer is either incomplete untrue or incorrect, no valid claim shall arise under such policy account of death or disability occurring within one year from date.

rgest Amount of Insurance it will write on a Single Life, $100,000. Premiums for Each $1,000 Insurance (Participating). *Adopted June 15. 1907.

LIFE. (Endowment at 85.)				ENDOWMENT. Continuous Annual Premiums.								
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10 Premiums 15-Year Endowment.	10 Premiums 20-Year Endowment.	20 Premiums 30-Year Endowment.	10-Year Renewable Term Adopted 1894
18 40	$45 48	$33 18	$27 81	103 17	$66 25	$48 72	$38 78	$32 14	$91 14	$80 79	$39 86	.....
18 71	46 06	33 59	28 16	103 19	66 29	48 77	38 88	32 19	91 19	81 00	40 00	.....
19 03	46 66	34 02	28 53	103 22	66 33	48 82	38 88	32 25	91 24	81 15	40 16	.....
19 37	47 27	34 47	28 91	103 25	66 38	48 87	38 94	32 32	91 29	81 21	40 32	.....
19 73	47 90	34 94	29 31	103 28	66 43	48 92	39 01	32 39	91 35	81 26	40 48	$12 20
20 10	48 55	35 44	29 72	103 31	66 48	48 98	39 09	32 47	91 41	81 31	40 56	12 50
20 48	49 23	35 95	30 15	103 34	66 53	49 05	39 17	32 56	91 48	81 36	40 53	12 82
20 88	49 92	36 47	30 60	103 36	66 59	49 10	39 26	32 66	91 55	81 42	40 67	13 16
21 30	50 64	37 01	31 06	103 43	66 66	49 17	39 35	32 76	91 62	81 49	40 77	13 52
21 75	51 39	37 57	31 53	103 48	66 73	49 25	39 45	32 87	91 70	81 57	40 88	13 90
22 23	52 18	38 15	32 02	103 53	66 80	49 33	39 55	33 00	91 78	81 66	41 00	14 30
22 72	53 01	38 75	32 53	103 59	66 88	49 41	39 66	33 14	91 87	81 76	41 13	14 72
23 25	53 85	39 38	33 06	103 66	66 96	49 50	39 78	33 29	91 96	81 87	41 27	15 16
23 81	54 72	40 04	33 61	103 74	67 05	49 60	39 91	33 46	92 06	81 99	41 43	15 62
24 41	55 61	40 72	34 17	103 83	67 15	49 71	40 06	33 65	92 16	82 12	41 61	16 10
25 04	56 53	41 43	34 75	103 92	67 25	49 83	40 22	33 86	92 27	82 25	41 81	16 61
25 71	57 49	42 16	35 36	104 01	67 36	49 96	40 40	34 09	92 39	82 39	42 03	17 15
26 42	58 48	42 91	35 99	104 12	67 49	50 12	40 60	34 35	92 52	82 55	42 27	17 72
27 17	59 49	43 69	36 65	104 23	67 64	50 29	40 82	34 64	92 67	82 73	42 53	18 33
27 95	60 54	44 51	37 33	104 35	67 80	50 49	41 07	34 96	92 83	82 93	42 82	18 98
28 78	61 62	45 37	38 05	104 48	67 96	50 72	41 35	35 32	93 00	83 14	43 15	19 65
29 66	62 74	46 27	38 82	104 61	68 13	50 97	41 67	35 73	93 19	83 37	43 52	20 36
30 58	63 89	47 21	39 64	104 76	68 33	51 27	42 02	36 19	93 40	83 62	43 93	21 13
31 55	65 08	48 18	40 51	104 93	68 56	51 59	42 41	36 70	93 63	83 91	44 39	21 95
32 59	66 32	49 19	41 43	105 13	68 82	51 95	42 85	37 26	93 89	84 23	44 90	22 81
33 71	67 60	50 24	42 41	105 35	69 10	52 37	43 34	37 87	94 18	84 59	45 46	23 73
34 90	68 93	51 34	43 45	105 59	69 41	52 82	43 88	38 54	94 50	84 99	46 07	24 72
36 15	70 32	52 49	44 53	105 87	69 76	53 33	44 48	39 28	94 85	85 45	46 74	25 78
37 47	71 78	53 69	45 67	106 18	70 15	53 89	45 14	40 11	95 24	85 97	47 48	26 91
38 86	73 29	54 95	46 87	106 53	70 60	54 52	45 87	41 04	95 68	86 55	48 31	28 11
40 33	74 90	56 27	48 15	106 92	71 10	55 22	46 69	.....	96 17	87 20	49 26	29 38
41 88	76 56	57 65	49 49	107 37	71 65	56 01	47 62	.....	96 72	87 93	50 37	30 72
43 53	78 29	59 10	50 91	107 87	72 25	56 90	48 65	.....	97 33	88 75	51 68	32 15
45 30	80 09	60 68	52 43	108 44	72 94	57 89	49 81	.....	98 01	89 67	53 28	33 67
47 20	81 97	62 34	54 04	109 09	73 73	59 00	51 12	.....	98 78	90 71	55 06	35 28
49 25	83 99	63 94	55 78	109 86	74 64	60 24	.....	.....	99 66	91 88	.....	36 98
51 45	86 10	65 75	57 66	110 73	75 68	61 62	.....	.....	100 66	93 19	.....	38 78
53 83	88 31	67 68	59 67	111 70	76 85	63 15	.....	.....	101 77	94 64	.....	40 69
56 37	90 62	69 73	61 84	112 77	78 17	64 82	.....	.....	103 00	96 23	.....	42 73
59 09	93 06	71 90	64 17	113 97	79 66	66 65	.....	.....	104 35	97 96	.....	44 90
62 00	95 62	74 21	66 68	115 31	81 34	68 68	.....	.....	105 84	99 83	.....	.....
65 12	98 33	76 68	69 40	116 82	83 20	70 95	.....	.....	107 59	101 89	.....	.....
68 47	101 19	79 35	72 32	118 52	85 26	73 58	.....	.....	109 59	104 20	.....	.....
72 05	104 24	82 23	75 48	120 44	87 57	76 62	.....	.....	111 82	106 80	.....	.....
75 90	107 48	85 38	78 90	122 63	90 14	80 20	.....	.....	114 30	109 70	.....	.....
78 86	109 77	87 61	.....	123 85	91 78	.....	.....	.....	115 83	.....	.....	.....
80 81	112 40	91 24	.....	126 39	94 82	.....	.....	.....	118 73	.....	.....	.....
83 27	117 28	95 20	.....	129 15	98 18	.....	.....	.....	121 86	.....	.....	.....
86 89	121 44	99 52	.....	132 17	101 89	.....	.....	.....	125 23	.....	.....	.....
100 31	125 39	104 27	.....	135 47	106 00	.....	.....	.....	128 85	.....	.....	.....

*Ages 16 to 19 inclusive adopted Jan. 1, 1912.
For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,
Premiums for Each $1,000 Insurance (Participating).
Adopted ....., 1907.

GUARANTEED ANNUAL ADDITIONS.

Age at Issue.	LIFE.				ENDOWMENT Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
21	$19 62	$48 56	$36 00	$29 84	$105 84	$68 40	$56
22	20 06	49 30	36 55	30 31	105 92	68 50	56
23	20 51	50 06	37 13	30 80	106 02	68 60	56
24	20 99	50 85	37 73	31 31	106 11	68 70	50
25	21 49	51 67	38 35	31 83	106 22	68 82	50
26	22 01	52 51	38 98	32 37	106 33	68 94	50
27	22 56	53 38	39 65	32 94	106 44	69 07	50
28	23 14	54 28	40 33	33 52	106 56	69 21	50
29	23 74	55 21	41 05	34 13	106 70	69 35	51
30	24 38	56 18	41 78	34 76	106 84	69 51	51
31	25 05	57 18	42 55	35 42	106 98	69 68	51
32	25 76	58 21	43 34	36 11	107 15	69 86	51
33	26 50	59 28	44 16	36 82	107 32	70 06	51
34	27 28	60 38	45 02	37 56	107 50	70 27	52
35	28 11	61 53	45 91	38 34	107 70	70 50	52
36	28 98	62 71	46 83	39 15	107 91	70 75	52
37	29 90	63 94	47 79	40 00	108 14	71 02	53
38	30 88	65 21	48 79	40 89	108 39	71 32	53
39	31 91	66 53	49 83	41 81	108 66	71 64	53
40	33 01	67 90	50 92	42 79	108 96	72 00	54
41	34 16	69 32	52 06	43 82	109 28	72 40	54
42	35 39	70 79	53 24	44 90	109 63	72 83	55
43	36 70	72 32	54 49	46 04	110 03	73 32	55
44	38 08	73 91	55 79	47 25	110 46	73 85	56
45	39 55	75 57	57 16	48 52	110 94	74 44	57
46	41 12	77 30	58 60	49 87	111 47	75 10	58
47	42 79	79 10	60 11	51 31	112 06	75 83	59
48	44 57	80 98	61 71	52 83	112 72	76 64	60
49	46 46	82 95	63 39	54 45	113 44	77 54	61
50	48 48	84 99	65 16	56 17	114 24	78 53	62
51	50 62	87 12	67 03	58 01	115 13	79 62	63
52	52 91	89 35	69 01	59 97	116 10	80 82	65
53	55 35	91 68	71 10	62 06	117 17	82 15	66
54	57 95	94 11	73 31	64 29	118 35	83 61	68
55	60 72	96 66	75 66	66 69	119 64	85 21	70
56	63 68	99 33	78 16	69 29	121 06	86 99	—
57	66 84	102 13	80 82	72 01	122 63	88 94	—
58	70 22	105 08	83 66	74 98	124 36	91 09	—
59	73 83	108 19	86 69	78 17	126 26	93 46	—
60	77 69	111 47	89 94	81 60	128 35	96 07	—

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

argest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for Each $1,000 Insurance (Nonparticipating.)
Adopted, 1911.

LIFE.				ENDOWMENT Continuous Annual Premiums.		
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
$15 65	$38 85	$28 70	$23 75	$93 00	$59 05	$42 55
16 05	39 50	29 15	24 15	93 05	59 15	42 60
16 40	40 15	29 65	24 55	93 15	59 20	42 65
16 75	40 80	30 15	24 95	93 25	59 30	42 75
17 20	41 55	30 70	25 40	93 30	59 35	42 85
17 60	42 25	31 20	25 85	93 40	59 45	42 95
18 05	43 00	31 80	26 30	93 50	59 55	43 05
18 50	43 75	32 35	26 80	93 60	59 65	43 15
19 00	44 60	32 95	27 30	93 70	59 75	43 25
19 55	45 40	33 60	27 85	93 80	59 85	43 40
20 10	46 30	34 25	28 40	93 90	60 00	43 55
20 65	47 20	34 90	29 00	94 05	60 10	43 70
21 30	48 15	35 65	29 60	94 15	60 25	43 85
21 95	49 10	36 35	30 20	94 30	60 40	44 00
22 65	50 10	37 10	30 85	94 45	60 55	44 20
23 35	51 15	37 90	31 55	94 65	60 75	44 45
24 10	52 25	38 75	32 25	94 80	60 95	44 70
24 95	53 35	39 60	33 00	95 00	61 15	44 95
25 80	54 50	40 50	33 80	95 10	61 40	45 25
26 70	55 70	41 45	34 65	95 40	61 65	45 60
27 70	56 95	42 40	35 50	95 65	61 95	45 95
28 75	58 30	43 45	36 40	95 95	62 25	46 35
29 85	59 62	44 50	37 35	96 20	62 60	46 80
31 00	61 05	45 60	38 40	96 55	63 00	47 30
32 25	62 50	46 80	39 45	96 95	63 50	47 90
33 60	64 05	48 00	40 60	97 30	64 00	48 50
35 00	65 65	49 35	41 80	97 80	64 55	49 20
36 55	67 30	50 70	43 10	98 25	65 15	50 00
38 15	69 00	52 10	44 45	98 80	65 85	50 85
39 85	70 80	53 65	45 90	99 30	66 60	51 85
41 70	72 65	55 20	47 45	100 10	67 45	52 90
43 65	74 60	56 90	49 10	100 85	68 40	54 10
45 75	76 60	58 65	50 85	101 65	69 40	55 35
48 00	78 70	60 50	52 65	102 55	70 55	56 80
50 35	80 90	62 50	54 70	103 55	71 85	58 40
52 90	83 20	64 60	56 85	104 65	73 25	60 15
55 60	85 60	66 85	59 15	105 85	74 75	62 05
58 50	88 15	69 20	61 60	107 20	76 50	64 15
61 60	90 80	71 75	64 30	108 65	78 40	66 50
64 95	93 55	74 45	67 15	110 30	80 45	69 00

h or Loan Values, Paid-up and Extended Insurance same as under Guaranteed
al Addition Policies.

Largest Amount of Insurane it will write on a Single Life $2
Premiums for Each $1,000 Insurance (Participating).
Adopted September 25, 1908.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.				
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	
21	$20 10	$45 72	$33 97	$28 54	$107 25	$67 28	$48 79	$38 37	$3
22	20 51	46 44	34 51	28 99	107 35	67 38	48 91	38 49	3
23	20 94	47 19	35 07	29 46	107 45	67 49	49 03	38 62	3
24	21 38	47 97	35 65	29 95	107 55	67 61	49 15	38 76	3
25	21 85	48 78	36 25	30 46	107 66	67 74	49 29	38 92	3
26	22 35	49 62	36 87	31 00	107 78	67 86	49 43	39 09	3
27	22 86	50 49	37 52	31 56	107 90	68 03	49 59	39 27	3
28	23 41	51 40	38 20	32 13	108 03	68 19	49 76	39 46	3
29	23 99	52 35	38 91	32 73	108 17	68 36	49 94	39 67	3
30	24 60	53 34	39 65	33 36	108 32	68 54	50 13	39 89	3
31	25 24	54 37	40 42	34 02	108 48	68 73	50 33	40 13	3
32	25 91	55 44	41 22	34 70	108 65	68 93	50 55	40 40	3
33	26 63	56 55	42 05	35 41	108 83	69 14	50 79	40 69	3
34	27 39	57 70	42 92	36 15	109 02	69 36	51 08	41 01	3
35	28 19	58 89	43 83	36 93	109 22	69 60	51 37	41 36	3
36	29 03	60 12	44 78	37 76	109 44	69 86	51 69	41 75	3
37	29 93	61 39	45 77	38 63	109 68	70 14	52 04	42 17	3
38	30 86	62 71	46 80	39 53	109 94	70 45	52 42	42 64	3
39	31 88	64 08	47 87	40 47	110 22	70 79	52 84	43 15	3
40	32 95	65 50	48 98	41 47	110 52	71 17	53 21	43 71	3
41	34 08	66 99	50 14	42 52	110 86	71 59	53 82	44 33	3
42	35 29	68 52	51 35	43 62	111 24	72 05	54 39	45 01	3
43	36 58	70 13	52 62	44 80	111 66	72 56	55 01	45 77	4
44	37 94	71 80	53 96	46 03	112 12	73 12	55 69	46 61	4
45	39 39	73 55	55 38	47 35	112 63	73 74	56 46	47 53	4
46	40 94	75 38	56 88	48 72	113 19	74 43	57 31	48 55	----
47	42 59	77 80	58 46	50 20	113 81	75 20	58 24	49 68	----
48	44 35	79 31	60 36	51 77	114 50	76 05	59 26	50 91	----
49	46 24	81 41	61 86	53 33	115 26	76 99	60 38	52 26	----
50	48 24	83 60	63 78	55 20	116 10	78 03	61 63	53 74	----
51	50 36	85 88	65 71	57 04	117 03	79 18	63 01	----	----
52	52 64	88 26	67 73	59 08	118 06	80 44	64 53	----	----
53	55 08	90 74	69 85	61 22	119 20	81 82	66 19	----	----
54	57 66	93 32	72 11	63 50	120 45	83 32	67 99	----	----
55	60 43	96 01	74 52	65 95	121 81	84 05	69 95	----	----
56	63 39	98 82	77 10	68 56	123 28	86 72	----	----	----
57	66 54	101 77	79 51	71 37	124 87	88 75	----	----	----
58	69 93	104 87	82 43	74 38	126 59	90 97	----	----	----
59	73 54	108 13	85 52	77 62	128 49	93 42	----	----	----
60	77 40	111 56	88 36	81 00	130 61	96 14	----	----	----

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for each $1,000 Insurance (Nonparticipating).
Adopted January 1, 1913.

Including Disability Benefits Ages 21 to 50.

LIFE.					ENDOWMENT. Continuous Annual Premiums.			Convertible Term	
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.	5 Years. Convertible in 4 Years.	10 Years. Convertible in 7 Years.
$14 95	$37 10	$27 28	$22 87	$323 87	$90 91	$57 47	$41 19	$10 07	$10 24
15 29	37 74	27 76	23 26	328 69	90 97	57 55	41 26	10 14	10 32
15 66	38 38	28 26	23 66	333 67	91 04	57 63	41 33	10 20	10 41
16 03	39 03	28 76	24 08	338 83	91 11	57 71	41 42	10 28	10 51
16 44	39 72	29 26	24 51	344 17	91 20	57 79	41 51	10 38	10 61
16 88	40 45	29 78	24 97	349 71	91 29	57 87	41 61	10 47	10 72
17 32	41 19	30 34	25 43	355 44	91 38	57 96	41 72	10 56	10 83
17 79	41 98	30 92	25 92	361 38	91 48	58 07	41 83	10 66	10 96
18 28	42 77	31 52	26 42	367 52	91 59	58 18	41 95	10 78	11 10
18 81	43 60	32 15	26 95	373 87	91 71	58 29	42 09	10 90	11 25
19 36	44 47	32 80	27 51	380 44	91 81	58 42	42 23	11 03	11 42
19 94	45 38	33 48	28 08	387 25	91 95	58 56	42 39	11 17	11 61
20 55	46 30	34 18	28 69	394 28	92 08	58 72	42 55	11 33	11 80
21 21	47 28	34 93	29 32	401 56	92 24	58 88	42 76	11 50	12 03
21 90	43 30	35 70	29 97	409 08	92 43	59 06	42 98	11 70	12 26
22 62	49 34	36 50	30 66	416 85	92 59	59 24	43 20	11 91	12 54
23 40	50 43	37 34	31 38	424 88	92 79	59 47	43 47	12 14	12 84
24 22	51 56	38 21	32 13	433 16	93 00	59 70	43 75	12 39	13 18
25 08	52 74	39 11	32 93	441 71	93 23	59 95	44 06	12 67	13 55
26 02	53 96	40 07	33 76	450 53	93 49	60 25	44 45	12 98	13 98
26 99	55 22	41 07	34 66	459 62	93 76	60 56	44 84	13 42	14 56
28 04	56 56	42 11	35 61	469 00	94 06	60 93	45 32	13 93	15 23
29 16	57 94	43 22	36 60	478 65	94 40	61 33	45 82	14 47	15 97
30 35	59 38	44 39	37 65	488 59	94 78	61 79	46 39	15 09	16 81
31 60	60 88	45 59	38 75	498 80	95 19	62 28	47 00	15 80	17 75
32 96	62 45	46 91	39 93	509 30	95 65	62 88	47 69	16 60	18 81
34 38	64 08	48 28	41 16	520 07	96 17	63 53	48 47	17 50	20 01
35 93	65 79	49 73	42 49	531 11	96 75	64 25	49 30	18 53	21 34
37 58	67 59	51 26	43 89	542 40	97 39	65 05	50 25	19 68	22 83
39 34	69 46	52 86	45 38	553 91	98 09	65 93	51 28	21 13	24 67
40 35	70 71	53 62	46 07	565 65	97 95	65 76	51 41	22 74	26 71
42 27	72 67	55 30	47 68	577 59	98 71	66 71	52 58	24 54	29 00
44 33	74 72	57 08	49 39	589 71	99 56	67 76	53 91	26 55	31 52
46 51	76 83	58 96	51 23	602 02	100 49	68 92	55 34	28 80	34 35
48 84	79 04	60 95	53 19	614 46	101 50	70 20	56 93	30 90	37 61
51 27	81 36	63 06	55 30	627 04	102 63	71 61	.....	.....	.....
53 93	83 78	65 30	57 56	639 73	103 86	73 18	.....	.....	.....
56 78	86 33	67 70	59 98	652 51	105 24	74 91	.....	.....	.....
59 82	89 00	70 25	62 60	665 36	106 74	76 82	.....	.....	.....
63 07	91 81	72 97	65 40	678 27	108 40	78 94	.....	.....	.....

For semi-annual rates add 4% and divide by 2.
For quarterly rates add 6% and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $10,000. P
iums for Each $1,000 Insurance (Participating). Adopted Jan. 1, 189

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.			Life with Return Premiums.			
	Continuous Annual Premiums.	*10 Annual Premiums.	*15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	Life, 50 per cent Return.	Life, 100 per cent Return.	20-Year Bond. 100% Return. 20-Year Settlem't	20-Year Bond. 100% Return.
15 to 20	.....	$42 00	$31 45	$24 70	.....	.....	.....	.....	.....	.....	$47 30	27 10
21	.....	42 70	31 95	25 20	.....	.....	.....	.....	.....	.....	48 15	27 70
22	.....	43 40	32 50	25 70	.....	.....	.....	.....	.....	.....	49 10	28 30
23	.....	44 15	33 05	26 20	.....	.....	.....	.....	.....	.....	50 10	28 90
24	.....	44 95	33 65	26 75	.....	.....	.....	.....	.....	.....	51 10	29 55
25	$19 85	45 75	34 25	27 30	314 64	105 20	68 40	49 85	20 70	21 50	52 15	30 25
26	20 45	46 55	34 90	27 85	321 05	105 30	68 50	50 00	21 30	22 20	53 25	30 95
27	21 00	47 45	35 55	28 45	327 67	105 35	68 60	50 10	21 90	22 85	54 45	31 75
28	21 60	48 30	36 20	29 10	334 56	105 45	68 75	50 20	22 60	23 55	55 70	32 50
29	22 25	49 25	36 90	29 75	341 70	105 55	68 85	50 40	23 30	24 30	57 00	33 35
30	22 90	50 20	37 65	30 40	349 08	105 70	69 00	50 60	24 00	25 10	58 40	34 20
31	23 60	51 20	38 40	31 10	356 73	105 80	69 15	50 80	24 80	25 95	59 85	35 15
32	24 35	52 20	39 15	31 85	364 65	105 90	69 30	51 00	25 60	26 90	61 40	36 15
33	25 15	53 25	39 95	32 60	372 85	106 05	69 45	51 20	26 50	27 85	63 10	37 15
34	25 95	54 35	40 80	33 40	381 32	106 15	69 65	51 45	27 40	28 90	64 85	38 30
35	26 85	55 45	41 70	34 20	390 07	106 30	69 85	51 75	28 45	30 05	66 75	39 45
36	27 75	56 65	42 60	35 05	399 09	106 45	70 05	52 00	29 50	31 20	68 90	40 70
37	28 70	57 85	43 55	35 95	408 42	106 60	70 30	52 35	30 60	32 45	70 95	42 05
38	29 75	59 10	44 55	36 90	418 04	106 80	70 55	52 75	31 80	33 85	73 35	43 50
39	30 80	60 45	45 55	37 90	427 95	107 00	70 85	53 15	33 05	35 25	75 85	45 05
40	31 95	61 80	46 65	38 95	438 15	107 20	71 20	53 65	34 40	36 85	78 65	46 70
41	33 20	63 25	47 75	40 10	448 65	107 45	71 60	54 15	35 90	38 60	81 65	48 50
42	34 50	64 70	48 95	41 25	459 44	107 80	72 00	54 75	37 50	40 45	84 95	50 45
43	35 90	66 30	50 20	42 50	470 53	108 15	72 50	55 35	39 15	42 40	88 55	52 55
44	37 35	67 90	51 55	43 80	481 92	108 55	73 10	56 10	40 95	44 55	92 50	54 80
45	38 95	69 65	52 95	45 20	493 59	109 00	73 70	56 90	42 95	46 95	96 85	57 25
46	40 60	71 40	54 40	46 65	505 56	109 50	74 40	57 80	45 05	49 50	101 65	59 90
47	42 40	73 20	55 90	48 20	517 81	110 10	75 15	58 75	47 30	52 25	106 90	62 75
48	44 25	75 10	57 50	49 80	530 34	110 70	75 95	59 80	49 70	55 20	112 70	65 80
49	46 20	77 05	59 15	51 50	543 33	111 35	76 85	60 95	52 25	58 35	119 15	69 15
50	48 30	79 10	60 85	53 35	556 20	112 10	77 80	62 20	55 05	61 80	126 30	72 65
51	50 50	81 20	62 65	55 25	569 51	112 90	78 90	63 60	.....	.....	134 30	.....
52	52 85	83 35	64 55	57 25	583 05	113 70	80 05	65 10	.....	.....	143 30	.....
53	55 35	85 60	66 55	59 35	596 84	114 65	81 30	66 70	.....	.....	153 45	.....
54	58 00	87 95	68 65	61 60	610 85	115 70	82 70	68 50	.....	.....	164 90	.....
55	60 80	90 35	70 85	64 00	625 07	116 80	84 25	70 45	.....	.....	177 95	.....
56	63 76	92 90	73 15	66 60	.....	118 05	85 90	.....	.....	.....	192 90	.....
57	66 91	95 55	75 60	69 30	.....	119 40	87 78	.....	.....	.....	210 05	.....
58	70 29	98 30	78 20	72 20	.....	120 95	89 80	.....	.....	.....	229 90	.....
59	73 87	101 20	81 00	75 30	.....	122 50	92 00	.....	.....	.....	253 00	.....
60	77 70	104 20	83 90	78 65	.....	124 35	94 45	.....	.....	.....	280 10	.....

Note—Ordinary Life Continuous Instalment Premium rates are the same as used by the Equita
and Mutual Life of New York.
Ages 15 to 25 the rate is the same as at age 25 when no rate is given under age 25.
For semi-annual premiums add 4 per cent.
For quarterly premiums add 6 per cent.
*Adopted Jan. 1, 1910.

Largest Amount of Insurance it will write on one life, $10,000. Premiums for Each $1,000 Insurance (Nonparticipating).

Adopted January 1, 1910.

Age	LIFE. Continuous Annual Premiums. Premiums First Year.	Premiums After First Year.	10 Annual Premiums. Premiums First Year.	Premiums After First Year.	15 Annual Premiums. Premiums First Year.	Premiums After First Year.	20 Annual Premiums. Premiums First Year.	Premiums After First Year.	ENDOWMENT. Continuous Annual Premiums. 10 Years. Premiums First Year.	Premiums After First Year.	15 Years. Premiums First Year.	Premiums After First Year.	20 Years. Premiums First Year.	Premiums After 1st Year.
...	...	...	$42 00	$36 66	$31 45	$27 08	24 70	$22 42	...	...	...	...	...	...
...	...	...	42 70	37 20	31 95	27 48	25 20	22 75	...	...	...	...	...	...
...	...	...	43 40	37 78	32 50	27 90	25 70	23 11	...	...	...	...	...	...
...	...	...	44 15	38 42	33 05	28 39	26 20	23 47	...	...	...	...	...	...
...	...	...	44 95	39 09	33 65	28 84	26 75	23 86	...	...	...	...	...	...
20 35	$16 20	45 75	39 79	34 25	29 36	27 30	24 15	105 20	$92 56	68 40	$57 90	49 35	41 87
20 45	16 65	46 55	40 52	34 90	29 92	27 85	24 60	105 30	92 64	68 50	57 97	50 00	41 97
21 00	17 15	47 45	41 18	35 55	30 41	28 45	25 12	105 35	92 71	68 60	58 06	50 10	42 10
21 50	17 60	48 30	41 95	36 20	31 00	29 10	25 62	105 45	92 80	68 75	58 16	50 20	42 22
22 25	18 15	49 25	42 75	36 90	31 61	29 75	26 08	105 55	92 89	68 85	58 27	50 40	42 35
22 90	18 65	50 20	43 30	37 65	32 16	30 40	26 66	105 70	93 00	69 00	58 38	50 60	42 50
23 60	19 25	51 20	44 84	38 40	32 80	31 10	27 16	105 80	93 10	69 15	58 50	50 80	42 66
24 35	19 85	52 20	45 22	39 15	33 47	31 85	27 73	105 90	93 20	69 30	58 64	51 00	42 84
25 15	20 50	53 25	46 14	39 95	34 09	32 60	28 32	106 05	93 30	69 45	58 78	51 20	43 00
26 95	21 15	54 35	47 08	40 80	34 81	33 40	28 89	106 15	93 40	69 65	58 92	51 45	43 23
26 85	21 85	55 45	48 05	41 70	35 63	34 20	29 54	106 30	93 53	69 85	59 09	51 75	43 45
27 75	22 60	56 65	49 06	42 60	36 40	35 05	30 21	106 45	93 66	70 05	59 27	52 00	43 70
28 70	23 40	57 85	50 10	43 55	37 22	35 95	30 92	106 60	93 80	70 30	59 47	52 35	44 00
29 75	24 25	59 10	51 18	44 55	37 98	36 90	31 66	106 80	93 96	70 55	59 70	52 75	44 30
30 80	25 10	60 45	52 32	45 55	38 86	37 90	32 37	107 00	94 13	70 85	59 96	53 15	44 65
31 95	26 05	61 80	53 48	46 65	39 79	38 95	33 20	107 20	94 33	71 20	60 24	53 65	45 08
33 20	27 05	63 25	54 59	47 75	40 75	40 10	34 06	107 45	94 57	71 60	60 57	54 15	45 48
34 50	28 10	64 70	55 86	48 95	41 77	41 25	34 99	107 80	94 84	72 00	60 95	54 75	45 96
35 90	29 25	66 30	57 20	50 20	42 75	42 50	35 96	108 15	95 16	72 50	61 36	55 35	46 50
37 35	30 45	67 90	58 60	51 55	43 88	43 80	36 91	108 55	95 52	73 10	61 84	56 10	47 12
38 95	31 75	69 65	60 05	52 95	44 96	45 20	37 98	109 00	95 93	73 70	62 37	56 90	47 80
40 60	33 10	71 40	61 41	54 40	46 18	46 65	39 03	109 50	96 38	74 40	62 95	57 80	48 54
42 40	34 55	73 20	62 95	55 90	47 46	48 20	40 23	110 10	96 86	75 15	63 58	58 75	49 34
44 25	36 05	75 10	64 56	57 50	48 80	49 80	41 48	110 70	97 40	75 95	64 27	59 80	50 23
46 20	37 65	77 05	66 20	59 15	50 08	51 50	42 80	111 35	97 98	76 85	65 02	60 95	51 20
48 30	39 35	79 10	67 91	60 85	51 52	53 35	44 20	112 10	98 62	77 80	65 84	62 20	52 24
50 50	41 15	81 20	69 83	62 65	53 04	55 25	45 77	112 90	99 30	78 90	66 74	63 60	53 40
52 85	43 10	83 35	71 66	64 55	54 74	57 25	47 32	113 70	100 07	80 05	67 73	65 10	54 66
55 35	45 10	85 60	73 71	66 55	56 55	59 35	49 08	114 65	100 90	81 30	68 81	66 70	56 03
58 00	47 25	87 95	75 68	68 65	58 43	61 60	50 82	115 70	101 80	82 70	70 00	68 50	57 52
60 80	49 55	90 35	77 89	70 85	60 28	64 00	52 80	116 80	102 79	84 25	71 28	70 45	59 18
63 76	51 95	92 90	80 02	73 15	62 38	66 60	54 91	118 05	103 87	85 90	72 69	...	...
66 91	54 55	95 55	82 41	75 60	64 59	69 30	57 15	119 40	105 07	87 76	74 26	...	...
70 29	57 30	98 30	84 94	78 20	66 94	72 20	59 55	120 95	106 38	89 80	75 99	...	...
73 87	60 20	101 20	87 56	81 00	69 44	75 30	62 26	122 50	107 82	92 00	77 84	...	...
77 70	63 80	104 20	90 32	83 90	72 09	78 65	65 02	124 35	109 40	94 45	79 90	...	...

For semi-annual premiums add 4 per cent.
For quarterly premiums add 6 per cent.
Surrender Values same as under Participating forms.

Largest Amount of Insurance it will write on a Single Life, $25 Premiums for Each $1,000 Insurance (Participating).

Adopted January 1, 1908.

Age at Issue.	LIFE.					ENDOWMENT Continuous Ann Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	
21	$19 62	$48 56	$36 00	$29 84	$383 86	$105 84	$68 40	$50
22	20 06	49 30	36 55	30 31	389 47	105 92	68 50	50
23	20 51	50 06	37 13	30 80	395 25	106 02	68 60	50
24	20 99	50 85	37 73	31 31	401 22	106 11	68 70	50
25	21 49	51 67	38 35	31 83	407 37	106 22	68 82	50
26	22 01	52 51	38 98	32 37	413 73	106 33	68 94	50
27	22 56	53 38	39 65	32 94	420 28	106 44	69 07	50
28	23 14	54 28	40 33	33 52	427 03	106 56	69 21	50
29	23 74	55 21	41 05	34 13	434 00	106 70	69 35	51
30	24 38	56 18	41 78	34 76	441 18	106 84	69 51	51
31	25 05	57 18	42 55	35 42	448 58	106 98	69 68	51
32	25 75	58 21	43 34	36 11	456 22	107 15	69 86	51
33	26 50	59 28	44 16	36 82	464 08	107 32	70 06	51
34	27 28	60 38	45 02	37 56	472 18	107 50	70 27	52
35	28 11	61 53	45 91	38 34	480 52	107 70	70 50	52
36	28 98	62 71	46 83	39 15	489 11	107 91	70 75	52
37	29 90	63 94	47 79	40 00	497 94	108 14	71 02	53
38	30 88	65 21	48 79	40 89	507 04	108 39	71 32	53
39	31 91	66 53	49 83	41 81	516 39	108 66	71 64	53
40	33 01	67 90	50 92	42 79	526 00	108 96	72 00	54
41	34 16	69 32	52 06	43 82	535 87	109 28	72 40	54
42	35 39	70 79	53 24	44 90	546 01	109 63	72 83	55
43	36 70	72 32	54 49	46 04	556 42	110 03	73 32	55
44	38 08	73 91	55 79	47 25	567 10	110 46	73 85	56
45	39 55	75 57	57 16	48 52	578 04	110 94	74 44	57
46	41 12	77 30	58 60	49 87	589 26	111 47	75 10	58
47	42 79	79 10	60 11	51 31	600 72	112 06	75 83	59
48	44 57	80 98	61 71	52 83	612 44	112 72	76 64	60
49	46 46	82 95	63 39	54 45	624 39	113 44	77 54	61
50	48 48	84 99	65 16	56 17	636 56	114 24	78 53	62
51	50 62	87 12	67 03	58 01	648 92	115 13	79 62	63
52	52 91	89 35	69 01	59 97	661 47	116 10	80 82	65
53	55 35	91 68	71 10	62 06	674 18	117 17	82 15	66
54	57 95	94 11	73 31	64 29	687 05	118 35	83 61	68
55	60 72	96 66	75 66	66 69	700 05	119 64	85 21	70
56	63 68	99 33	78 16	.....	713 16	121 06	86 99	.....
57	66 84	102 13	80 82	.....	726 37	122 63	88 94	.....
58	70 22	105 08	83 66	.....	739 66	124 36	91 09	.....
59	73 83	108 19	86 69	.....	753 02	126 26	93 46	.....
60	77 69	111 47	89 94	.....	766 40	128 35	96 07	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted September, 1911.

LIFE.				ENDOWMENT. Continuous Annual Premiums.		
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
$15 49	$38 03	$28 13	$23 32	$92 17	$ 58 49	$ 42 08
15 85	38 68	28 62	23 72	92 25	58 59	42 17
16 23	39 34	29 11	24 13	92 34	58 67	42 27
16 61	40 02	29 62	24 56	92 43	58 75	42 36
17 03	40 73	30 16	25 01	92 53	58 85	42 46
17 47	41 48	30 72	25 49	92 63	58 95	42 57
17 92	42 24	31 29	25 97	92 74	59 05	42 68
18 40	43 05	31 90	26 49	92 85	59 18	42 82
18 91	43 87	32 52	27 02	92 97	59 30	42 95
19 45	44 73	33 17	27 57	93 11	59 44	43 10
20 01	45 63	33 85	28 15	93 24	59 58	43 27
20 60	46 55	34 55	28 74	93 39	59 74	43 44
21 23	47 52	35 28	29 37	93 55	59 91	43 63
21 90	48 52	36 06	30 03	93 73	60 09	43 85
22 61	49 56	36 85	30 72	93 91	60 28	44 08
23 34	50 63	37 66	31 43	94 10	60 49	44 32
24 13	51 75	38 53	32 19	94 32	60 73	44 60
24 97	52 93	39 44	32 99	94 56	60 99	44 91
25 85	54 15	40 38	33 80	94 81	61 27	45 25
26 80	55 39	41 36	34 68	95 08	61 58	45 64
27 81	56 70	42 40	35 60	95 39	61 93	46 05
28 91	58 08	43 49	36 59	95 71	62 32	46 53
30 07	59 53	44 64	37 64	96 11	62 77	47 07
31 30	61 02	45 84	38 72	96 53	63 25	47 65
32 61	62 57	47 09	39 88	96 96	63 77	48 30
34 01	64 19	48 42	41 11	97 47	64 37	49 02
35 50	65 89	49 82	42 42	98 03	65 02	49 80
37 10	67 65	51 29	43 80	98 64	65 76	50 70
38 80	69 50	52 85	45 28	99 32	66 56	51 69
40 61	71 42	54 47	46 83	100 05	67 45	52 76
42 54	73 41	56 18	48 50	100 86	68 42	53 95
44 66	75 51	57 99	50 28	101 75	69 49	55 25
46 81	77 70	59 92	52 18	102 74	70 68	56 72
49 16	79 97	61 95	54 20	103 81	71 99	58 31
51 67	82 34	64 11	56 37	104 98	73 42	60 05
54 36	84 85	66 40	....	106 29	75 02	.....
57 22	87 45	68 81	....	107 70	76 75	.....
60 30	90 20	71 42	....	109 26	78 69	.....
63 59	93 10	74 19	.....	110 97	80 82	.....
67 11	96 15	77 15	.....	112 87	83 16	.....

Paid-up, Extended Insurance, Cash and Loan Values same as under Participating Plans.

Largest Amount of Insurance written on a Single Life, $35,0

Premiums for Each $1,000 Insurance (Participating).

Adopted Jan. 1, 1908.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	$18 01	$45 51	$33 61	$27 78	$374 03	$101 09	$65 14	$47 54	$37 27	$30 69	$26 23
21	18 40	46 18	34 11	28 21	379 25	101 17	65 23	47 62	37 36	30 80	26 38
22	18 80	46 88	34 64	28 65	384 63	101 23	65 30	47 72	37 47	30 92	26 52
23	19 23	47 59	35 19	29 10	390 17	101 31	65 39	47 81	37 58	31 05	26 67
24	19 68	48 35	35 75	29 59	395 90	101 40	65 48	47 91	37 70	31 19	26 84
25	20 14	49 11	36 33	30 07	401 80	101 48	65 59	48 03	37 82	31 34	27 03
26	20 64	49 91	36 93	30 58	407 89	101 58	65 68	48 14	37 96	31 51	27 23
27	21 15	50 74	37 56	31 12	414 17	101 68	65 79	48 27	38 11	31 69	27 46
28	21 69	51 59	38 20	31 67	420 65	101 78	65 92	48 41	38 28	31 88	27 70
29	22 26	52 47	38 87	32 23	427 33	101 89	66 04	48 55	38 45	32 10	27 97
30	22 86	53 38	39 56	32 83	434 20	102 01	66 18	48 71	38 64	32 34	28 26
31	23 49	54 32	40 29	33 45	441 30	102 15	66 33	48 89	38 84	32 59	28 58
32	24 15	55 30	41 03	34 09	448 60	102 28	66 49	49 07	39 08	32 88	28 94
33	24 84	56 31	41 81	34 75	456 14	102 43	66 66	49 28	39 33	33 19	29 33
34	25 55	57 35	42 61	35 44	463 89	102 59	66 85	49 50	39 60	33 54	29 75
35	26 35	58 44	43 44	36 17	471 87	102 76	67 05	49 75	39 90	33 91	30 23
36	27 18	59 55	44 31	36 93	480 10	102 94	67 27	50 01	40 25	34 33	30 75
37	28 04	60 71	45 21	37 73	488 54	103 15	67 51	50 30	40 62	34 79	31 31
38	28 95	61 91	46 14	38 56	497 25	103 36	67 77	50 63	41 02	35 30	31 94
39	29 91	63 15	47 13	39 42	506 18	103 60	68 06	50 99	41 47	35 86	32 62
40	30 94	64 44	48 14	40 34	515 36	103 86	68 38	51 39	41 97	36 48	33 37
41	32 03	65 77	49 21	41 30	524 80	104 14	68 73	51 84	42 52	37 16	.....
42	33 18	67 17	50 32	42 30	534 48	104 45	69 18	52 33	43 13	37 91	.....
43	34 40	68 61	51 48	43 37	544 41	104 80	69 56	52 87	43 81	38 74	.....
44	35 70	70 11	52 70	44 50	554 61	105 19	70 04	53 48	44 55	39 65	.....
45	37 09	71 66	53 99	45 69	565 05	105 61	70 58	54 15	45 39	40 66	.....
46	38 55	73 25	55 33	46 95	575 73	106 09	71 18	54 88	46 30	.....	.....
47	40 11	74 98	56 75	48 29	586 65	106 62	71 84	55 70	47 31	.....	.....
48	41 79	76 74	58 24	49 72	597 81	107 21	72 58	56 63	48 43	.....	.....
49	43 56	78 59	59 81	51 22	609 17	107 86	73 39	57 64	49 67	.....	.....
50	45 45	80 51	61 47	52 83	620 74	108 59	74 30	58 76	51 08	.....	.....
51	47 46	82 50	63 21	54 55	632 48	109 39	75 29	59 98	.....	.....	.....
52	49 60	84 59	65 06	56 38	644 38	110 26	76 40	61 35	.....	.....	.....
53	51 89	86 76	67 01	58 33	656 44	111 24	77 61	62 85	.....	.....	.....
54	54 33	89 05	69 08	60 42	668 61	112 31	78 95	64 51	.....	.....	.....
55	56 93	91 42	71 27	62 66	680 91	113 49	80 45	66 32	.....	.....	.....
56	59 70	93 92	73 60	65 05	693 30	114 79	82 08	.....	.....	.....	.....
57	62 66	96 54	76 08	67 64	705 76	116 22	83 88	.....	.....	.....	.....
58	65 83	99 29	78 73	70 40	718 28	117 80	85 86	.....	.....	.....	.....
59	69 21	102 20	81 57	73 38	730 83	119 55	88 06	.....	.....	.....	.....
60	72 84	105 26	84 60	76 52	743 39	121 47	90 48	.....	.....	.....	.....
61	76 70	108 50	87 84	80 04	755 94	123 58	.....	.....	.....	.....	.....
62	80 86	111 93	91 34	83 77	768 45	125 93	.....	.....	.....	.....	.....
63	85 29	115 58	95 09	87 51	780 91	128 51	.....	.....	.....	.....	.....
64	90 06	119 46	99 18	91 17	793 29	131 36	.....	.....	.....	.....	.....
65	95 14	123 60	103 48	96 90	805 56	134 49	.....	.....	.....	.....	.....

For semi-annual rates add 2 per cent and divide by 2; for quarterly rates add 3 cent and divide by 4. Any fraction of a cent in the result is to be taken as one c

rgest Amount of Insurance it will write on a Single Life, $50,000. Premiums on Guaranteed Option Contract for each $1,000 Insurance (Participating). Adopted January 1, 1903.

LIFE.				ENDOWMENT.—Continuous Annual Premiums.					ENDOWMENT.—10 Annual Premiums.				20-Premiums 30-Year End't.
Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	15 Years.	20 Years.	25 Years.	30 Years.	
30	47 65	35 30	29 15	105 60	67 85	49 40	38 70	31 80	$92 40	$81 45	72 50	65 20	40 05
40	48 40	35 80	29 65	105 65	67 95	49 50	38 80	31 95	92 45	81 55	72 65	65 40	40 20
05	49 15	36 40	30 15	105 65	68 60	49 60	38 90	32 10	92 50	81 65	72 75	65 60	40 35
50	49 90	36 95	30 60	105 70	68 10	49 70	39 00	32 25	92 55	81 70	72 90	65 75	40 50
95	50 65	37 55	31 15	105 75	68 15	49 80	39 15	32 40	92 60	81 80	73 65	66 00	40 65
45	51 50	38 20	31 65	105 85	68 30	49 95	39 30	32 60	92 70	81 95	73 20	66 25	40 85
00	52 35	38 90	32 25	105 95	68 45	50 10	39 50	32 85	92 85	82 15	73 45	66 55	41 10
55	53 30	39 60	32 85	106 10	68 60	50 30	39 75	33 10	93 05	82 35	73 75	66 90	41 35
15	54 20	40 30	33 45	106 25	68 75	50 50	39 95	33 40	93 20	82 55	74 00	67 25	41 60
75	55 15	41 00	34 10	106 40	68 90	50 65	40 20	33 65	93 40	82 80	74 30	67 60	41 90
25	56 10	41 75	34 70	106 50	69 10	50 85	40 45	33 95	93 55	83 00	74 55	68 00	42 20
00	57 05	42 50	35 35	106 65	69 25	51 05	40 70	34 30	93 70	83 20	74 85	68 40	42 50
70	58 00	43 25	36 00	106 80	69 45	51 30	40 95	34 65	93 90	83 45	75 20	68 80	42 80
45	59 00	44 00	36 70	106 95	69 60	51 55	41 25	35 00	94 10	83 70	75 50	69 30	43 15
25	60 20	44 90	37 40	107 15	69 80	51 80	41 60	35 40	94 30	84 00	75 90	69 75	43 55
10	61 35	45 85	38 15	107 30	70 05	52 05	41 95	35 85	94 50	84 25	76 30	70 30	43 95
95	62 60	46 80	38 90	107 50	70 30	52 35	42 30	36 35	94 75	84 60	76 70	70 85	44 40
85	63 80	47 80	39 75	107 70	70 50	52 70	42 75	36 85	94 95	84 90	77 15	71 45	44 90
80	65 10	48 80	40 65	107 85	70 80	53 05	43 20	37 45	95 20	85 20	77 60	72 10	45 40
80	66 35	49 80	41 60	108 05	71 05	53 40	43 65	38 05	95 45	85 60	78 10	72 80	45 95
90	67 70	50 85	42 55	108 30	71 40	53 80	44 20	38 70	95 75	86 00	78 65	73 50	46 60
10	69 10	52 00	43 55	108 55	71 75	54 25	44 75	39 45	96 10	86 40	79 25	74 30	47 25
35	70 55	53 15	44 65	108 85	72 15	54 80	45 45	40 25	96 45	86 95	79 95	75 20	48 00
65	72 05	54 40	45 75	109 20	72 60	55 35	46 15	41 15	96 90	87 50	80 75	76 20	48 80
05	73 65	55 70	46 95	109 60	73 10	56 00	46 95	42 15	97 40	88 15	81 60	77 25	49 70
55	75 25	57 05	48 20	110 05	73 65	56 70	47 85	43 20	97 95	88 85	82 50	78 40	50 65
15	76 90	58 45	49 55	110 55	74 25	57 50	48 80	.....	98 50	89 60	83 45	79 65	.....
80	78 60	59 90	50 90	111 00	74 90	58 30	49 85	.....	99 15	90 40	84 50	80 90	.....
55	80 35	61 35	52 35	111 55	75 55	59 20	50 95	.....	99 75	91 25	85 60	82 25	.....
35	82 10	62 90	53 85	112 10	76 35	60 20	52 20	.....	100 45	92 15	86 75	83 70	.....
30	83 95	64 50	55 40	112 70	77 15	61 25	53 50	.....	101 20	93 15	88 00	85 20	.....
35	85 85	66 20	57 10	113 35	78 05	62 40	.....	.....	102 05	94 20	.....	.....	.....
55	87 85	68 00	58 90	114 10	79 10	63 70	.....	.....	103 00	95 40	.....	.....	.....
90	89 95	69 95	60 80	114 95	80 25	65 15	.....	.....	104 05	96 75	.....	.....	.....
40	92 10	71 95	62 85	115 90	81 50	66 75	.....	.....	105 20	98 15	.....	.....	.....
65	94 40	74 05	65 05	117 00	83 85	68 45	.....	.....	106 45	99 75	.....	.....	.....
35	96 75	76 30	.....	118 15	84 35	.....	.....	.....	107 85	101 45	.....	.....	.....
35	99 25	78 70	.....	119 40	86 00	.....	.....	.....	109 35	103 30	.....	.....	.....
05	101 85	81 20	.....	120 85	87 85	.....	.....	.....	111 05	105 30	.....	.....	.....
45	104 60	83 90	.....	122 40	89 85	.....	.....	.....	112 85	107 50	.....	.....	.....
05	107 45	86 80	.....	124 10	92 00	.....	.....	.....	114 85	109 90	.....	.....	.....
90	110 45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
00	113 55	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
35	116 80	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	120 15	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Largest Amount of Nonparticipating Insurance it will write on a S
Life $40,000. Premiums for Each $1,000.
(Nonparticipating).

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Ter Assur 5 Years Convertible in 5 Years.
20	15 50	37 80	28 05	23 30	20 55	18 80	310 60	93 80	59 55	42 85	33 15	27 00	9 05
21	15 85	38 40	28 50	23 65	20 85	19 10	315 45	93 85	59 60	42 90	33 25	27 10	9 10
22	16 20	39 05	28 95	24 05	21 25	19 45	320 45	93 90	59 65	42 95	33 30	27 20	9 15
23	16 55	39 70	29 45	24 50	21 60	19 75	325 60	93 95	59 70	43 05	33 40	27 30	9 25
24	16 95	40 35	29 95	24 90	22 00	20 15	331 00	94 00	59 80	43 10	33 50	27 40	9 35
25	17 35	41 05	30 50	25 35	22 40	20 50	336 50	94 05	59 85	43 20	33 60	27 55	9 45
26	17 80	41 75	31 05	25 80	22 80	20 90	342 25	94 15	59 95	43 30	33 70	27 70	9 55
27	18 25	42 50	31 60	26 30	23 25	21 30	348 20	94 20	60 05	43 40	33 85	27 85	9 65
28	18 75	43 30	32 20	26 80	23 70	21 75	354 40	94 30	60 10	43 50	33 95	28 00	9 80
29	19 25	44 10	32 80	27 30	24 15	22 20	360 75	94 40	60 20	43 65	34 10	28 20	9 95
30	19 75	44 95	33 45	27 85	24 65	22 65	367 35	94 45	60 35	43 75	34 30	28 40	10 10
31	20 35	45 80	34 10	28 40	25 20	23 15	374 20	94 55	60 45	43 90	34 45	28 60	10 25
32	20 90	46 70	34 80	29 00	25 70	23 70	381 25	94 65	60 55	44 05	34 65	28 85	10 45
33	21 55	47 65	35 50	29 65	26 30	24 25	388 55	94 80	60 70	44 25	34 85	29 15	10 65
34	22 20	48 60	36 25	30 25	26 90	24 85	396 10	94 90	60 85	44 40	35 10	29 45	10 85
35	22 90	49 65	37 00	30 95	27 50	25 45	403 90	95 05	61 00	44 60	35 35	29 75	11 10
36	23 65	50 65	37 85	31 65	28 15	26 10	411 95	95 20	61 20	44 85	35 65	30 15	11 35
37	24 40	51 75	38 65	32 40	28 85	26 80	420 30	95 35	61 40	45 10	35 95	30 55	11 60
38	25 25	52 90	39 55	33 15	29 60	27 50	428 90	95 50	61 60	45 35	36 35	31 00	11 90
39	26 10	54 05	40 45	33 95	30 35	28 25	437 80	95 70	61 85	45 70	36 70	31 50	12 25
40	27 05	55 25	41 40	34 80	31 20	29 10	446 95	95 90	62 10	46 05	37 15	32 05	12 75
41	28 00	56 55	42 40	35 70	32 05	29 95	456 35	96 15	62 40	46 40	37 65	32 65	13 30
42	29 05	57 85	43 45	36 65	32 95	30 90	466 10	96 40	62 75	46 85	38 20	33 35	13 85
43	30 15	59 20	44 55	37 65	33 95	31 90	476 10	96 70	63 10	47 30	38 80	34 10	14 50
44	31 35	60 65	46 70	38 70	34 95	32 95	486 45	97 00	63 55	47 85	39 45	34 95	15 30
45	32 60	62 15	46 90	39 80	36 10	34 10	497 05	97 35	64 00	48 45	40 20	35 85	16 20
46	33 95	63 70	48 20	41 00	37 25	35 30	507 95	97 75	64 50	49 10	41 05	36 85	17 15
47	35 35	65 30	49 50	42 25	38 50	36 60	519 10	98 20	65 10	49 85	41 95	37 95	18 20
48	36 90	67 00	50 95	43 60	39 85	38 00	530 60	98 70	65 75	50 65	43 00	39 15	19 35
49	38 50	68 75	52 40	45 00	41 30	39 50	542 30	99 25	66 45	51 55	44 10	40 50	20 60
50	40 25	70 55	53 95	46 50	42 85	41 10	554 05	99 90	67 25	52 55	45 35	41 95	21 90
51	42 05	72 50	55 60	48 10	44 45	42 85	566 45	100 60	68 15	53 70	46 70	43 50	23 40
52	44 05	74 45	57 35	49 80	46 25	44 70	578 85	101 35	69 15	54 90	48 20	45 25	25 00
53	46 15	76 55	59 20	51 65	48 15	46 65	591 40	102 20	70 20	56 25	49 85	47 10	26 75
54	48 35	78 70	61 15	53 60	50 15	48 80	604 20	103 15	71 40	57 80	51 65	49 15	28 60
55	50 75	81 00	63 20	55 65	52 35	51 10	617 10	104 15	72 75	59 45	53 60	51 35	30 65
56	53 30	83 35	65 40	57 90	54 70	.....	630 15	105 30	74 20	61 25	55 75	.....	.....
57	56 00	85 85	67 70	60 30	57 25	.....	643 35	106 60	75 85	63 25	58 10	.....	.....
58	58 90	88 45	70 20	62 85	59 95	.....	656 60	108 00	77 65	65 45	60 65	.....	.....
59	62 05	91 20	72 85	65 65	62 90	.....	669 95	109 55	79 65	67 90	63 40	.....	.....
60	65 35	94 10	75 70	68 60	66 05	.....	683 35	111 25	81 80	70 55	66 45	.....	.....
61	68 90	97 20	78 70	71 80	.....	.....	696 75	113 15	84 25	73 45	.....	.....	.....
62	72 70	100 40	81 95	75 25	.....	.....	710 20	115 25	86 90	76 60	.....	.....	.....
63	76 80	103 85	85 45	79 00	.....	.....	723 55	117 55	89 85	80 10	.....	.....	.....
64	81 15	107 50	89 20	83 00	.....	.....	736 90	120 10	93 05	83 90	.....	.....	.....
65	85 85	111 35	93 25	87 40	.....	.....	750 20	122 95	96 60	88 05	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, $10,000.
Premiums for Each $1,000 Insurance (Participating).
Adopted March, 1910.

	LIFE.					ENDOWMENT. Continuous Annual Premiums.			Renewable Term.		
Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.	10 Years.	15 Years.	20 Years.
16 16	$46 91	$35 18	$29 33	.....	$105 70	$67 97	$49 84	.....	.....	.....
57	47 62	35 71	29 77	$350	105 79	68 08	49 95	$13 07	$13 27	$13 56
00	48 36	36 26	30 23	355	105 88	68 20	50 06	13 27	13 46	13 76
45	49 13	36 83	30 70	361	105 97	68 32	50 18	13 37	13 66	13 96
92	49 93	37 43	31 19	367	106 06	68 44	50 30	13 56	13 86	14 16
41	50 75	38 05	31 70	373	106 16	68 56	50 42	13 76	14 06	14 35
93	51 60	38 69	32 23	379	106 26	68 69	50 55	13 96	14 26	14 65
48	52 48	39 35	32 79	386	106 37	68 83	50 69	14 16	14 45	14 95
06	53 40	40 04	33 37	393	106 48	68 97	50 84	14 35	14 75	15 25
66	54 36	40 75	33 97	400	106 59	69 12	50 99	14 65	15 05	15 54
29	55 35	41 49	34 59	407	106 71	69 28	51 16	14 85	15 34	15 94
94	56 37	42 26	35 24	415	106 83	69 45	51 34	15 15	15 64	16 33
62	57 43	43 06	35 92	423	106 96	69 62	51 54	15 44	16 04	16 73
34	58 53	43 90	36 63	431	107 09	69 80	51 75	15 74	16 33	17 23
09	59 68	44 77	37 37	439	107 22	70 00	51 98	16 14	16 83	17 72
88	60 87	45 68	38 14	448	107 36	70 23	52 22	16 53	17 23	18 31
72	62 10	46 62	38 98	457	107 51	70 48	52 50	16 93	17 72	18 91
62	63 37	47 59	39 87	467	107 67	70 76	52 81	17 42	18 31	19 60
57	64 69	48 60	40 81	477	107 85	71 07	53 16	17 92	18 91	20 39
58	66 06	49 64	41 78	487	108 05	71 41	53 57	18 41	19 60	21 29
64	67 48	50 73	42 81	497	108 28	71 78	54 03	19 01	20 39	22 18
76	68 95	51 87	43 87	508	108 55	72 18	54 54	19 70	21 19	23 26
96	70 47	53 07	45 02	519	108 86	72 61	55 10	20 39	22 18	24 35
25	72 05	54 33	46 20	530	109 21	73 07	55 72	21 28	23 17	25 64
62	73 69	55 66	47 46	542	109 60	73 57	56 39	22 18	24 25	27 03
08	75 40	57 04	48 78	552	110 03	74 13	57 12	23 17	25 54	28 51
64	77 18	58 48	50 18	566	110 49	74 76	57 92	24 25	26 93	30 19
30	79 03	59 99	51 66	578	110 99	75 48	58 80	25 54	28 41	31 98
07	80 96	61 59	53 24	591	111 54	76 29	59 77	26 93	30 20	34 06
94	82 96	63 28	54 90	604	112 15	77 20	60 84	28 51	31 98	36 23
93	85 04	65 06	56 66	618	112 83	78 21	62 01	30 19	34 06	38 61
05	87 20	66 93	58 53	631	113 59	79 31	63 30	31 98	36 23	41 18
31	89 45	68 89	60 50	645	114 44	80 50	64 73	34 06	38 71	43 96
73	91 79	70 95	62 60	660	115 39	81 78	66 31	37 33	41 38	47 02
33	94 21	73 12	64 85	674	116 46	83 19	68 06	38 81	44 25	50 29
12	96 72	75 41	67 24	689	117 64	84 74	70 09	41 48	47 42	53 76
11	99 33	77 84	69 79	703	118 95	86 55	72 31	44 45	50 89	.....
30	102 05	80 43	72 51	718	120 41	88 35	74 72	47 52	54 65	.....
69	104 90	83 20	75 44	734	122 05	90 49	77 33	51 18	58 71	.....
29	107 92	86 16	78 57	749	123 90	92 92	80 14	55 04	63 16	.....
77 11	111 15	89 33	81 92	764	125 97	95 64	83 14	59 30	67 91	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life $10,0
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted March, 1910.

Age at Issue.	LIFE.				ENDOWMENT Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
21	$15 84	$38 41	$28 50	$23 67	$93 83	$59 59	$42 9
22	16 19	39 03	28 97	24 07	93 89	59 65	42 9
23	16 57	39 68	29 46	24 48	93 95	59 72	43 0
24	16 96	40 35	29 96	24 90	94 01	59 79	43 1
25	17 37	41 05	30 49	25 35	94 07	59 86	43 2
26	17 80	41 77	31 03	25 81	94 14	59 94	43 3
27	18 26	42 52	31 60	26 29	94 21	60 03	43 4
28	18 73	43 30	32 19	26 79	94 29	60 12	43 5
29	19 24	44 11	32 80	27 31	94 38	60 22	43 6
30	19 77	44 94	33 44	27 86	94 47	60 33	43 7
31	20 33	45 81	34 10	28 42	94 56	60 44	43 9
32	20 92	46 71	34 79	29 01	94 67	60 57	44 0
33	21 54	47 65	35 50	29 63	94 78	60 71	44 2
34	22 20	48 62	36 25	30 27	94 91	60 85	44 4
35	22 89	49 63	37 02	30 94	95 04	61 02	44 6
36	23 63	50 67	37 83	31 65	95 18	61 19	44 9
37	24 41	51 76	38 67	32 38	95 34	61 39	45 0
38	25 23	52 89	39 55	33 16	95 52	61 61	45 3
39	26 10	54 06	40 46	33 97	95 70	61 85	45 6
40	27 03	55 27	41 42	34 82	95 91	62 12	46 0
41	28 01	56 54	42 41	35 71	96 14	62 41	46 4
42	29 05	47 85	43 46	36 66	96 39	62 75	46 9
43	30 16	59 22	44 56	37 65	96 68	63 12	47 3
44	31 34	60 64	45 71	38 71	97 00	63 53	47 8
45	32 60	62 13	46 91	39 82	97 35	63 99	48 4
46	33 94	63 68	48 19	41 00	97 75	64 51	49 1
47	35 36	65 29	49 52	42 25	98 20	65 09	49 8
48	36 88	66 98	50 93	43 59	98 70	65 74	50 6
49	38 51	68 73	52 41	45 00	99 26	66 46	51 5
50	40 23	70 57	53 97	46 51	99 89	67 26	52 5
51	42 07	72 48	55 62	48 11	100 56	68 15	53 6
52	44 04	74 47	57 36	49 81	101 34	69 13	54 9
53	46 13	76 55	59 20	51 63	102 19	70 21	56 2
54	48 36	78 72	61 14	53 58	103 13	71 42	57 7
55	50 75	80 99	63 20	55 67	104 17	72 75	59 4
56	53 29	83 37	65 39	57 90	105 31	74 22	61 2
57	56 01	85 86	67 72	60 29	106 58	75 85	63 2
58	58 92	88 47	70 20	62 86	107 98	77 64	65 47
59	62 03	91 22	72 85	65 63	109 53	79 63	67 88
60	65 35	94 12	75 68	68 60	111 24	81 82	70 5

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

ANNUITY RATES.

MALE				FEMALE			
Price of $100 Annuity		Annuity Purchased by $1,000		Price of $100 Annuity		Annuity Purchased by $1,000	
$100 Annually	$50 Semi-Annually	Annual Payment	Semi-Annual Payment	$100 Annually	$50 Semi-Annually	Annual Payment	Semi-Annual Payment
$1,556	$1,582	$64 27	$31 61	$1,680	$1,706	$59 52	$29 30
1,527	1,553	65 49	32 20	1,652	1,678	60 53	29 79
1,498	1,524	66 76	32 81	1,623	1,649	61 61	30 32
1,467	1,493	68 17	33 49	1,592	1,618	62 81	30 90
1,436	1,462	69 64	34 20	1,560	1,586	64 10	31 52
1,405	1,431	71 17	34 94	1,527	1,553	65 49	32 20
1,372	1,398	72 89	35 76	1,493	1,519	66 98	32 92
1,338	1,364	74 74	36 65	1,459	1,485	68 54	33 67
1,304	1,330	76 69	37 59	1,426	1,452	70 13	34 44
1,271	1,297	78 68	38 55	1,393	1,419	71 79	35 24
1,236	1,262	80 91	39 62	1,362	1,388	73 42	36 02
1,201	1,227	83 26	40 75	1,330	1,356	75 19	36 87
1,166	1,192	85 76	41 95	1,296	1,322	77 16	37 82
1,131	1,157	88 42	43 22	1,261	1,287	79 30	38 85
1,095	1,121	91 32	44 60	1,225	1,251	81 63	39 97
1,060	1,086	94 34	46 04	1,188	1,214	84 18	41 19
1,025	1,051	97 56	47 57	1,150	1,176	86 96	42 52
990	1.016	101 01	49 21	1,113	1,139	89 85	43 89
955	981	104 71	50 97	1,075	1,101	93 02	45 41
921	947	108 58	52 80	1,037	1,063	96 43	47 04
887	913	112 74	54 76	1,000	1,026	100 00	48 73
855	881	116 96	56 75	959	985	104 28	50 76
823	849	121 51	58 89	921	947	108 58	52 79
794	820	125 94	60 97	885	911	112 99	54 88
765	791	130 72	63 21	850	876	117 65	57 08
739	765	135 32	65 36	816	842	122 55	59 38
713	739	140 25	67 65	784	810	127 55	61 72
689	715	145 14	69 93	755	781	132 45	64 02
655	691	150 38	72 36	728	754	137 36	66 31
642	668	155 76	74 85	702	728	142 45	68 68
620	646	161 29	77 40	677	703	147 71	71 12

The first annuity payment is due at the end of one year, or at the end of six months spectively, according as the annual or semi-annual form is selected.

Largest Amount of Insurance it will write on a Single Life, $15,000. Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted January, 1909.

Age at Issue.	LIFE.				ENDOWMENT, Continuous Annual Premiums.			TERM
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	5-Year Convertible.
20	$15 20	$39 76	$28 65	$23 95	$99 47	$61 33	$43 42	$9 55
21	15 73	40 40	29 10	24 48	99 50	61 37	43 47	9 61
22	16 09	41 06	29 58	24 87	99 53	61 41	43 52	9 67
23	16 46	41 74	30 09	25 29	99 56	61 45	43 57	9 73
24	16 85	42 46	30 61	25 72	99 59	61 49	43 62	9 81
25	17 25	43 19	31 14	26 17	99 64	61 54	43 69	9 90
26	17 69	43 96	31 70	26 65	99 68	61 59	43 75	9 98
27	18 14	44 76	32 28	27 13	99 72	61 65	43 82	10 07
28	18 61	45 58	32 88	27 64	99 76	61 71	43 91	10 17
29	19 12	46 43	33 51	28 15	99 81	61 77	43 99	10 29
30	19 64	47 31	34 15	28 71	99 87	61 84	44 08	10 40
31	20 20	48 22	34 83	29 52	99 92	61 93	44 19	10 52
32	20 68	49 17	35 53	29 86	99 99	62 01	44 32	10 60
33	21 40	50 15	36 25	30 48	100 07	62 11	44 44	10 81
34	22 05	51 17	37 01	31 12	100 15	62 22	44 59	10 97
35	22 75	52 22	37 80	31 80	100 23	62 34	44 76	11 16
36	23 48	53 31	38 61	32 50	100 33	62 47	44 94	11 36
37	24 25	54 45	39 46	33 23	100 43	62 62	45 19	11 59
38	25 07	55 62	40 35	34 00	100 55	62 79	45 38	11 82
39	25 94	56 84	41 28	34 80	100 68	62 98	45 64	12 09
40	26 85	58 11	42 24	35 65	100 82	63 19	45 93	12 39
41	27 84	59 43	43 24	36 54	101 00	63 42	46 26	12 71
42	28 86	60 78	44 28	37 46	101 17	63 70	46 64	13 09
43	29 97	62 20	45 39	38 44	101 43	64 00	47 06	13 50
44	31 15	63 67	46 54	39 47	101 63	64 35	47 52	13 97
45	32 40	65 20	47 75	40 56	101 91	64 74	48 05	14 53
46	33 72	66 79	49 02	41 72	102 23	65 18	48 65	15 15
47	35 14	68 43	50 35	42 94	102 59	65 68	49 31	15 85
48	36 50	70 16	51 75	44 24	102 90	66 24	50 06	16 66
49	38 26	71 94	53 21	45 56	103 45	66 87	50 89	17 58
50	39 98	73 79	54 76	47 07	103 96	67 57	51 81	18 84
51	41 81	75 72	56 38	48 62	104 53	68 35	52 84	19 74
52	43 76	77 72	58 10	50 27	105 17	69 23	53 99	21 01
53	45 84	79 80	59 90	52 04	105 88	70 20	55 25	22 43
54	48 06	81 96	61 80	53 69	106 67	71 27	56 65	24 00
55	50 43	84 22	63 82	55 90	107 54	72 46	58 20	25 75
56	52 96	86 57	65 96	58 05	108 51	73 79	59 92	27 69
57	55 66	89 01	68 23	60 34	109 60	75 27	61 81	29 83
58	58 54	91 59	70 65	62 80	110 80	76 91	63 89	32 19
59	61 64	94 27	73 23	65 46	112 14	78 73	66 18	34 90
60	64 94	97 10	76 00	68 31	113 63	80 74	68 70	37 70

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

rgest Amount of Insurance it will write on a Single Life, $50,000.
P remiums for Each $1,000 Insurance (Nonparticipating.)
Adopted March 21, 1911.

LIFE.				ENDOWMENT. Continuous Annual Premiums.			*CONVERTIBLE TERM.			
Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.
26	$37 44	$27 65	$22 91	$90 97	$57 71	$41 52	$9 04	$9 19	$9 38	$9 61
63	38 07	28 13	23 32	91 05	57 80	41 60	9 09	9 26	9 46	9 72
01	38 72	28 63	23 74	91 14	57 89	41 69	9 15	9 34	9 55	9 84
40	39 40	29 15	24 17	91 24	57 98	41 79	9 22	9 43	9 65	9 97
60	40 11	29 69	24 51	91 35	58 08	41 90	9 30	9 52	9 76	10 11
22	40 85	30 25	25 07	91 47	58 18	42 02	9 39	9 62	9 88	10 26
67	41 62	30 83	25 55	91 59	58 29	42 15	9 48	9 72	10 01	10 43
15	42 42	31 43	26 05	91 71	58 41	42 29	9 58	9 83	10 16	10 62
66	43 25	32 05	26 57	91 83	58 54	42 44	9 68	9 95	10 33	10 83
20	44 11	32 69	27 11	91 96	58 68	42 60	9 79	10 08	10 51	11 06
77	45 00	33 35	27 68	92 10	58 83	42 77	9 91	10 23	10 71	11 31
37	45 92	34 04	28 28	92 25	58 99	42 95	10 03	10 40	10 93	11 59
00	46 87	34 76	28 91	92 41	59 16	43 14	10 16	10 59	11 17	11 91
67	47 85	35 51	29 57	92 58	59 34	43 35	10 31	10 80	11 43	12 27
28	48 86	36 29	30 26	92 76	59 54	43 58	10 48	11 03	11 72	12 68
13	49 90	37 10	30 99	92 96	59 76	43 83	10 68	11 28	12 05	13 14
92	50 98	37 94	31 75	93 18	60 00	44 11	10 89	11 56	12 42	13 65
76	52 11	38 82	32 54	93 42	60 26	44 42	11 12	11 87	12 84	14 22
65	53 29	39 74	33 36	93 68	60 55	44 76	11 37	12 21	13 31	14 85
50	54 53	40 71	34 22	93 96	60 87	45 14	11 65	12 59	13 84	15 55
58	55 83	41 73	35 12	94 25	61 22	45 56	11 96	13 02	14 43	16 33
62	57 19	42 80	36 07	94 58	61 61	46 03	12 31	13 50	15 09	17 20
72	58 61	43 93	37 08	94 95	62 05	46 56	12 70	14 04	15 82	18 17
89	60 09	45 12	38 16	95 36	62 54	47 15	13 14	14 65	16 64	19 24
14	61 63	46 37	39 32	95 82	63 08	47 81	13 64	15 34	17 57	20 42
48	63 24	47 68	40 56	96 33	63 68	48 55	14 21	16 12	18 62	21 72
92	64 93	49 06	41 88	96 90	64 34	49 38	14 86	17 00	19 80	23 15
47	66 70	50 52	43 28	97 53	65 07	50 30	15 60	17 99	21 11	24 73
13	68 55	52 07	44 76	98 23	65 88	51 31	16 44	19 11	22 55	26 48
91	70 48	53 72	46 32	99 00	66 78	52 41	17 38	20 36	24 12	28 41
81	72 49	55 47	47 97	99 85	67 77	53 60	18 52	21 75	25 84	30 53
33	74 58	57 32	49 62	100 78	68 85	54 88	19 76	23 29	27 73	32 84
97	76 76	59 27	51 48	101 80	70 02	56 25	21 10	25 00	29 82	35 25
23	79 08	61 32	53 46	102 91	71 28	57 71	22 56	26 90	32 13	37 87
62	81 39	63 47	55 57	104 11	72 64	59 26	24 16	29 00	34 67	40 70
15	83 84	65 72	57 80	105 40	74 12	.....	25 94	31 30	37 45	43 75
33	86 38	68 07	60 17	106 78	75 74	.....	27 94	33 82	40 48	47 03
68	89 01	70 82	62 70	108 25	77 52	.....	30 18	36 58	43 78	50 55
72	91 73	73 07	65 41	109 81	79 48	.....	32 68	39 61	47 36	54 32
68	94 54	75 72	68 32	111 46	81 64	.....	35 46	42 95	51 23	58 35

emi-annual rates multiply annual by .52.
quarterly rates multiply annual by .265.
nvertible without re-examination to Life or Endowment forms during first five years
Not renewable.

Largest Amount of Insurance it will write on a Single Life, $50,000. Premiums each $1,000 Insurance (Nonparticipating). Adopted February, 1911.

Age at Issue	LIFE				ENDOWMENT—Continuous Annual Premiums					**TERM	
	Contin'us Annual Premiums	*10 Annual Premiums	*15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	*20 Years	25 Years	30 Years	10 Years	15 Years
20	$14 66	$36 45	$26 91	$22 26	$93 53	$59 28	$41 16	$32 90	$26 76	$ 9 66	$ 9 85
21	14 97	37 03	27 34	22 63	93 58	59 34	41 21	32 98	26.85	9 74	9 94
22	15 31	37 63	27 80	23 00	93 64	59 40	41 27	33 07	26 95	9 81	10 02
23	15 67	38 25	28 26	23 39	93 70	59 47	41 34	33 15	27 05	9 90	10 12
24	16 04	38 89	28 74	23 80	93 76	59 54	41 40	33 25	27 17	9 98	10 23
25	16 42	39 55	29 24	24 22	93 82	59 61	41 47	33 35	27 30	10 08	10 36
26	16 83	40 25	29 76	24 66	93 89	59 69	41 54	33 47	27 44	10 18	10 48
27	17 27	40 97	30 30	25 11	93 96	59 78	41 63	33 59	27 59	10 30	10 62
28	17 72	41 71	30 86	25 59	94 04	59 87	41 72	33 72	27 76	10 42	10 78
29	18 19	42 48	31 45	26 08	94 13	59 97	41 82	33 87	27 94	10 55	10 94
30	18 69	43 29	32 05	26 59	94 22	60 08	41 93	34 03	28 14	10 69	11 13
31	19 23	44 11	32 68	27 13	94 31	60 19	42 08	34 20	28 37	10 86	11 33
32	19 78	44 98	33 33	27 69	94 42	60 32	42 23	34 40	28 61	11 03	11 55
33	20 37	45 87	34 01	28 26	94 53	60 46	42 38	34 61	28 89	11 22	11 80
34	20 99	46 80	34 71	28 87	94 66	60 60	42 57	34 85	29 19	11 43	12 08
35	21 65	47 77	35 45	29 52	94 79	60 77	42 77	35 11	29 52	11 65	12 39
36	22 35	48 76	36 21	30 18	94 93	60 94	42 98	35 40	29 89	11 91	12 75
37	23 08	49 80	37 01	30 87	95 09	61 14	43 23	35 72	30 30	12 20	13 13
38	23 86	50 88	37 85	31 60	95 27	61 36	43 50	36 08	30 75	12 52	13 58
39	24 69	51 99	38 70	32 36	95 45	61 60	43 79	36 47	31 25	12 87	14 08
40	25 56	53 15	39 62	33 17	95 66	61 87	44 12	36 91	31 81	13 28	14 64
41	26 49	54 35	40 56	34 01	95 89	62 16	44 46	37 40	32 42	13 73	15 26
42	27 47	55 60	41 55	34 90	96 14	62 50	44 85	37 95	33 10	14 26	15 97
43	28 53	56 91	42 59	35 84	96 43	62 87	45 27	38 55	33 85	14 84	16 76
44	29 65	58 26	43 67	36 84	96 75	63 28	45 76	39 22	34 68	15 50	17 64
45	30 83	59 67	44 81	37 89	97 10	63 74	46 30	39 97	35 59	16 25	18 64
46	32 09	61 15	46 02	38 99	97 50	64 26	46 90	40 80	.....	17 09	19 73
47	33 44	62 67	47 27	40 17	97 95	64 84	47 57	41 71	.....	18 05	20 97
48	34 88	64 29	48 62	41 45	98 45	65 49	48 34	42 73	.....	19 11	22 34
49	36 41	65 97	50 03	42 81	99 01	66 21	49 22	43 85	.....	20 31	23 84
50	38 14	67 73	51 52	44 26	99 64	67 01	50 18	45 09	.....	21 63	25 51
51	39 98	69 56	53 10	45 81	100 33	67 90	51 26	.....	.....	23 09	27 35
52	41 93	71 46	54 76	47 46	101 09	68 88	52 44	.....	.....	24 73	29 38
53	44 02	73 46	56 51	49 22	101 94	69 96	53 75	.....	.....	26 52	31 61
54	46 27	75 53	58 38	51 11	102 88	71 17	55 20	.....	.....	28 51	34 05
55	48 65	77 70	60 37	53 12	103 92	72 50	56 81	.....	.....	30 71	36 73
56	51 21	79 98	62 50	55 29	105 06	73 97	58 57	.....	.....	.....	.....
57	53 95	82 36	64 75	57 61	106 33	75 60	60 51	.....	.....	.....	.....
58	56 87	84 86	67 15	60 10	107 73	77 39	62 65	.....	.....	.....	.....
59	60 14	87 52	69 71	62 79	109 28	79 38	64 99	.....	.....	.....	.....
60	63 65	90 33	72 45	65 69	110 99	81 58	67 57	.....	.....	.....	.....
61	.....	.....	.....	.....	112 88	83 99	.....	.....	.....	.....	.....
62	.....	.....	.....	.....	114 98	86 65	.....	.....	.....	.....	.....
63	.....	.....	.....	.....	117 29	89 58	.....	.....	.....	.....	.....
64	.....	.....	.....	.....	119 85	92 80	.....	.....	.....	.....	.....
65	.....	.....	.....	.....	122 67	96 33	.....	.....	.....	.....	.....

Additional cost of disability insurance is cents for amount of yearly indemnity suffic to provide balance of premiums on life insura policy for $1,000 on Ordinary Life, Limited P ment Life and Semi-Endowment; 50 cents for other Endowment plans.

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

**During first seven years 10 year term; first ten years 15 year term; first fifteen years 20 year t policy may be exchanged for life or endowment. If the Insured has not passed sixtieth birthd licy may be renewed for like term period without medical examination.

*Adopted Mar. 1913.

rgest Amount of Insurance it will write on a Single Life, $100.000 Premiums for each $1,000 Insurance (Participating).
Adopted January 1, 1901.

LIFE.				ENDOWMENT.— Continuous Annual Premiums.						
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	20 Premiums Endowment at 70.
$17 52	$41 38	$30 94	$25 85	$101 27	$64 63	$46 76	$36 41	$29 83	$25 42	$27 42
17 90	42 06	31 45	26 29	101 35	64 71	46 85	36 51	29 96	25 56	27 93
18 30	42 74	31 98	26 72	101 42	64 80	46 95	36 62	30 08	25 72	28 45
18 73	43 46	32 52	27 18	101 51	64 89	47 06	36 74	30 21	25 88	28 98
19 18	44 20	33 08	27 67	101 59	64 99	47 16	36 86	30 36	26 06	29 55
19 63	44 97	33 68	28 18	101 69	65 09	47 28	37 01	30 53	26 26	30 13
20 12	45 77	34 28	28 69	101 78	65 20	47 40	37 14	30 70	26 47	30 73
20 64	46 60	34 91	29 23	101 89	65 32	47 54	37 31	30 89	26 70	31 36
21 18	47 45	35 57	29 80	102 01	65 45	47 68	37 48	31 10	26 96	32 02
21 75	48 35	36 26	30 39	102 13	65 59	47 84	37 67	31 33	27 25	32 72
22 35	49 28	36 98	31 00	102 26	65 74	48 02	37 87	31 57	27 55	33 43
22 98	50 24	37 71	31 64	102 39	65 89	48 20	38 09	31 85	27 88	34 18
23 65	51 25	38 48	32 31	102 55	66 06	48 41	38 33	32 15	28 26	34 96
24 35	52 28	39 29	33 00	102 70	66 24	48 61	38 60	32 48	28 66	35 78
25 09	53 36	40 13	33 73	102 88	66 45	48 87	38 90	32 85	29 12	36 64
25 88	54 49	41 00	34 50	103 06	66 67	49 13	39 22	33 25	29 61	37 54
26 72	55 64	41 89	35 29	103 26	66 89	49 40	39 57	33 67	30 14	38 47
27 59	56 85	42 84	36 12	103 47	67 15	49 72	39 96	34 16	30 73	39 45
28 52	58 11	43 84	37 00	103 71	67 44	50 07	40 39	34 70	31 38	40 49
29 51	59 42	44 87	37 92	103 97	67 75	50 46	40 88	35 29	32 10	41 59
30 55	60 78	45 95	38 89	104 25	68 09	50 89	41 40	35 94	32 89	42 73
31 67	62 17	47 07	39 90	104 54	68 46	51 34	41 98	36 64	33 73	43 92
32 84	63 65	48 26	40 98	104 89	68 89	51 87	42 63	37 44	34 67	45 21
34 10	65 18	49 49	42 11	105 25	69 34	52 44	43 33	38 30	35 69	46 55
35 44	66 78	50 80	43 32	105 67	69 87	53 09	44 13	39 27	36 81	47 99
36 86	68 44	52 16	44 58	106 12	70 43	53 79	44 99	40 31	38 03	49 50
38 36	70 19	53 62	45 92	106 64	71 07	54 58	45 97	41 47	.....	.....
39 98	71 99	55 12	47 34	107 20	71 78	55 45	47 03	42 74	.....	.....
41 69	73 89	56 72	48 87	107 84	72 57	56 42	48 21	44 13	.....	.....
43 52	75 86	58 40	50 48	108 52	73 43	57 49	49 51	45 65	.....	.....
45 49	77 93	60 19	52 19	109 30	74 40	58 68	50 94	47 31	.....	.....
47 57	80 09	62 06	54 02	110 15	75 46	59 99	52 51	.....	.....	.....
49 78	82 33	64 03	55 96	111 08	76 61	61 41	54 22	.....	.....	.....
52 14	84 69	66 13	58 03	112 12	77 92	63 00	56 11	.....	.....	.....
54 68	87 14	68 34	60 26	113 26	79 34	64 74	58 16	.....	.....	.....
57 37	89 72	70 69	62 63	114 51	80 90	66 66	60 41	.....	.....	.....
60 24	92 42	73 19	65 17	115 89	82 63	68 76	.....	.....	.....	.....
63 32	95 25	75 85	67 90	117 41	84 54	71 08	.....	.....	.....	.....
66 60	98 21	78 67	70 82	119 08	86 63	73 60	.....	.....	.....	.....
70 12	101 34	81 69	73 96	120 93	88 95	76 38	.....	.....	.....	.....
73 88	104 65	84 91	77 35	122 96	91 49	79 42	.....	.....	.....	.....

Two per cent additional charged for semi-annual rates.
Four per cent additional charged for quarterly rates

Largest Amount of Insurance it will write on a Single Life, $100,000.
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted April 7, 1913.

Age at Issue	LIFE				ENDOWMENT Continuous Annual Premiums						20-Year Investment Bond	20-Year Convertible
	*Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years		
20	$14 67	$35 72	$26 46	$21 94	$88 84	$56 34	$40 49	$31 31	$25 47	$21 57	$48 34	$
21	14 98	36 30	26 89	22 31	88 89	56 39	40 55	31 38	25 57	21 67	48 40	
22	15 32	36 87	27 33	22 67	88 93	56 44	40 61	31 45	25 65	21 78	48 44	
23	15 68	37 49	27 79	23 06	88 98	56 50	40 68	31 53	25 74	21 90	48 49	
24	16 05	38 13	28 27	23 47	89 04	56 57	40 76	31 62	25 86	22 04	48 56	
25	16 43	38 78	28 77	23 89	89 09	56 63	40 83	31 72	25 97	22 19	48 63	
26	16 84	39 46	29 28	24 32	89 15	56 70	40 91	31 82	26 10	22 35	48 69	
27	17 28	40 17	29 81	24 77	89 21	56 77	41 01	31 93	26 24	22 52	48 76	
28	17 72	40 90	30 37	25 25	89 29	56 87	41 11	32 06	26 40	22 73	48 84	
29	18 20	41 66	30 94	25 72	89 36	56 95	41 21	32 18	26 56	22 94	48 92	
30	18 70	42 45	31 54	26 23	89 44	57 05	41 33	32 33	26 74	23 17	49 01	
31	19 24	43 26	32 16	26 77	89 52	57 15	41 46	32 50	26 96	23 44	49 10	
32	19 79	44 12	32 80	27 32	89 63	57 26	41 60	32 67	27 18	23 73	49 21	
33	20 38	45 00	33 47	27 90	89 72	57 38	41 75	32 86	27 44	24 05	49 33	
34	21 00	45 92	34 18	28 51	89 84	57 53	41 93	33 09	27 72	24 42	49 46	1
35	21 66	46 87	34 90	29 14	89 95	57 67	42 11	33 32	28 03	24 80	49 58	1
36	22 36	47 84	35 66	29 80	90 08	57 83	42 32	33 59	28 36	25 23	49 74	1
37	23 09	48 87	36 45	30 48	90 22	58 01	42 55	33 89	28 75	25 71	49 90	1
38	23 87	49 94	37 29	31 22	90 39	58 22	42 81	34 23	29 18	26 24	50 10	1
39	24 70	51 03	38 13	31 97	90 55	58 43	43 09	34 59	29 63	26 81	50 30	1
40	25 57	52 19	39 04	32 78	90 74	58 67	43 41	35 00	30 15	27 45	50 53	1
41	26 50	53 36	39 98	33 61	90 94	58 95	43 76	35 46	30 72	28 14	50 80	1
42	27 48	54 61	40 96	34 51	91 19	59 26	44 17	35 97	31 37	28 91	51 09	1
43	28 54	55 90	41 98	35 43	91 43	59 59	44 59	36 52	32 06	29 74	51 41	1
44	29 66	57 24	43 07	36 43	91 74	59 98	45 10	37 16	32 84	30 66	51 79	1
45	30 84	58 64	44 19	37 47	92 05	60 40	45 64	37 84	33 69	31 66	52 20	1
46	32 11	60 12	45 43	38 60	92 46	60 91	46 28	38 64	34 65	.....	52 70	1
47	33 46	61 67	46 71	39 81	92 90	61 49	47 00	39 54	35 73	.....	53 26	1
48	34 89	63 29	48 06	41 10	93 39	62 12	47 80	40 51	36 89	.....	53 87	1
49	36 43	64 97	49 49	42 46	93 94	62 82	48 68	41 60	38 18	.....	54 57	1
50	38 07	66 73	51 00	43 91	94 56	63 60	49 66	42 79	39 57	.....	55 34	1
51	39 81	68 58	52 58	45 45	95 24	64 47	50 75	44 12	.....	.....	56 22	2
52	41 66	70 50	54 27	47 11	96 00	65 43	51 95	45 57	.....	.....	57 19	2
53	43 64	72 51	56 05	48 86	96 84	66 50	53 27	47 16	.....	.....	58 27	2
54	45 76	74 56	57 88	50 71	97 72	67 63	54 69	48 85	.....	.....	59 43	2
55	48 01	76 71	59 82	52 67	98 70	68 88	56 25	50 71	.....	.....	60 73	2
56	50 42	78 96	61 90	54 79	99 77	70 28	57 98	.....	.....	.....	62 19	..
57	53 00	81 31	64 10	57 05	100 96	71 81	59 87	.....	.....	.....	63 80	..
58	55 74	83 77	66 44	59 48	102 29	73 50	61 95	.....	.....	.....	65 59	..
59	58 69	86 38	68 95	62 10	103 75	75 39	64 24	.....	.....	.....	67 59	..
60	61 83	89 12	71 62	64 91	105 36	77 45	66 74	.....	.....	.....	69 80	..

Two per cent additional charged for semi-annual rates.
Four per cent additional charged for quarterly rates.
* Adopted March 15, 1909.

rgest Amount of Insurance it will write on a Single Life, $50,000.

Premiums for Each $1,000 Insurance (Participating).

Adopted April 1, 1882.

LIFE.						ENDOWMENT. Continuous Annual Premiums.						CONVERTIBLE TERM. Feb., 1913
Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	5 Years.
100	$46 75	$34 00	$27 76	$24 12	$372 54	106 30	$67 79	$48 92	$37 92	$30 87	$26 10	$11 13
41	47 43	34 50	28 17	24 48	377 86	106 34	67 83	48 97	37 98	30 95	26 20	11 20
80	48 13	35 02	28 60	24 86	382 33	106 37	67 88	49 03	38 05	31 03	26 31	11 28
23	48 86	35 55	29 04	25 26	387 46	106 41	67 93	49 08	38 12	31 12	26 44	11 36
67	49 60	36 11	29 50	25 66	392 74	106 45	67 97	49 14	38 20	31 22	26 57	11 44
14	50 38	36 68	29 98	26 08	398 20	106 49	68 02	49 21	38 28	31 34	26 72	11 54
63	51 18	37 27	30 47	26 52	403 83	106 53	68 08	49 28	38 38	31 46	26 88	11 64
15	52 00	37 88	30 98	26 98	409 63	106 58	68 14	49 36	38 48	31 59	27 06	11 74
69	52 86	38 51	31 51	27 45	415 61	106 63	68 21	49 45	38 59	31 74	27 26	11 86
26	53 74	39 17	32 06	27 95	421 78	106 69	68 28	49 54	38 71	31 91	27 49	11 99
85	54 65	39 84	32 62	28 46	428 14	106 75	68 36	49 64	38 85	32 10	27 74	12 12
48	55 59	40 54	33 21	29 00	434 70	106 82	68 45	49 76	39 00	32 30	28 01	12 27
14	56 56	41 27	33 83	29 56	441 45	106 90	68 55	49 89	39 18	32 54	28 32	12 43
84	57 56	42 02	34 47	30 14	448 41	106 98	68 65	50 03	39 37	32 79	28 66	12 60
58	58 60	42 80	35 13	30 75	455 57	107 06	68 77	50 18	39 58	33 08	29 08	12 80
35	59 67	43 60	35 82	31 40	462 95	107 16	68 90	50 36	39 82	33 40	29 45	13 02
17	60 78	44 44	36 54	32 07	470 54	107 27	69 04	50 56	40 09	33 76	29 91	13 25
04	61 92	45 31	37 30	32 78	478 36	107 39	69 20	50 78	40 39	34 15	30 42	13 50
95	63 11	46 22	38 08	33 52	486 39	107 52	69 39	51 03	40 72	34 60	30 99	13 79
92	64 33	47 15	38 91	34 30	494 65	107 67	69 59	51 30	41 10	35 09	31 62	14 10
94	65 60	48 13	39 77	35 13	503 14	107 83	69 81	51 62	41 52	35 64	32 31	14 44
03	66 90	49 15	40 68	36 01	511 85	108 01	70 07	51 97	41 99	36 24	.....	14 82
18	68 26	50 21	41 63	36 93	520 80	108 22	70 36	52 36	42 51	36 92	.....	15 26
40	69 67	51 33	42 64	37 92	529 98	108 45	70 69	52 81	43 10	37 67	.....	15 74
70	71 13	52 49	43 65	38 97	539 40	108 72	71 06	53 31	43 76	38 51	.....	16 30
08	72 65	53 71	44 82	40 08	549 05	109 02	71 49	53 88	44 49	39 43	.....	16 93
55	74 22	54 99	46 01	41 28	558 92	109 37	71 96	54 51	45 31	.....	.....	17 66
12	75 86	56 33	47 27	42 55	569 02	109 76	72 50	55 22	46 22	.....	.....	18 49
78	77 57	57 74	48 61	43 92	579 32	110 21	73 10	56 01	47 23	.....	.....	19 43
56	79 34	59 23	50 03	45 38	589 83	110 71	73 78	56 90	48 36	.....	.....	20 50
45	81 19	60 79	51 54	46 95	600 51	111 27	74 54	57 89	49 60	.....	.....	21 69
46	83 10	62 44	53 16	.....	611 36	111 91	75 39	58 98	.....	.....	.....	23 02
60	85 10	64 18	54 88	.....	622 36	112 61	76 33	60 20	.....	.....	.....	24 51
89	87 18	66 01	56 71	.....	633 50	113 40	77 38	61 56	.....	.....	.....	26 16
33	89 35	67 95	58 68	.....	644 76	114 27	78 54	63 06	.....	.....	.....	28 00
93	91 61	70 02	60 79	.....	656 12	115 25	79 84	64 71	.....	.....	.....	30 03
70	93 98	72 20	.....	.....	667 57	116 34	81 28	.....	.....	.....	.....	32 29
66	96 45	74 53	.....	.....	679 08	117 54	82 89	.....	.....	.....	.....	34 79
88	99 05	77 02	.....	.....	690 65	118 88	84 66	.....	.....	.....	.....	37 55
21	101 78	79 68	.....	.....	702 25	120 37	86 64	.....	.....	.....	.....	40 60
83	104 66	82 52	.....	.....	713 85	122 03	88 83	.....	.....	.....	.....	43 97
70	107 70	.....	.....	.....	725 45	123 87	.....	.....	.....	.....	.....	.....
85	110 92	.....	.....	.....	737 02	125 91	.....	.....	.....	.....	.....	.....
29	114 33	.....	.....	.....	748 53	128 18	.....	.....	.....	.....	.....	.....
04	117 96	.....	.....	.....	759 96	130 70	.....	.....	.....	.....	.....	.....
14	121 88	.....	.....	.....	771 81	133 50	.....	.....	.....	.....	.....	.....

For Semi-Annual Rates, add 2 per cent and divide by 2.

For Quarterly Rates, add 3 per cent and divide by 4.

PREMIUMS FOR EACH $1,000 INSURANCE.
(Participating.)

Endowment Insurance Policies, Payable at the Ages stated, or Prior Death.

Age at Issue of Policy. Rated Age.	Continuous Annual Premiums.		Ten Annual Premiums.		Twenty Annual Premiums.		Continuous Annual Premiums.		Ten Annual Premiums.		Twenty Annual Premiums.	
	Age 75.	Age 70.	Age 75.	Age 70.	Age 75.	Age 70.	Age 65.	Age 60.	Age 65.	Age 60.	Age 65.	[illegible]
20	$18 06	$19 00	$46 79	$48 86	$27 78	$28 72	$20 52	$22 80	$50 80	$54 22	$30 17	[illegible]
21	18 48	19 46	47 50	49 13	28 22	29 19	21 07	23 50	51 67	55 22	30 69	[illegible]
22	18 91	19 95	48 24	49 98	28 66	29 67	21 66	24 23	52 57	56 25	31 24	[illegible]
23	19 37	20 47	49 00	50 76	29 13	30 17	22 27	25 01	53 49	57 32	31 80	[illegible]
24	19 84	21 01	49 79	51 61	29 61	30 70	22 92	25 84	54 45	58 43	32 38	[illegible]
25	20 35	21 58	50 60	52 50	30 11	31 24	23 61	26 72	55 44	59 57	32 99	[illegible]
26	20 88	22 18	51 44	53 41	30 62	31 80	24 34	27 65	56 47	60 76	33 62	[illegible]
27	21 43	22 82	52 31	54 35	31 16	32 38	25 12	28 66	57 54	61 99	34 27	[illegible]
28	22 02	23 49	53 20	55 33	31 71	32 98	25 94	29 73	58 64	63 27	34 95	[illegible]
29	22 64	24 20	54 13	56 34	32 29	33 61	26 81	30 87	59 78	64 59	35 66	[illegible]
30	23 29	24 95	55 09	57 39	32 89	34 26	27 74	32 10	60 95	65 95	36 39	[illegible]
31	23 97	25 75	56 08	58 47	33 51	34 93	28 72	33 42	62 18	67 37	37 15	[illegible]
32	24 70	26 59	57 10	59 59	34 15	35 64	29 78	34 84	63 44	68 84	37 94	[illegible]
33	25 47	27 49	58 16	60 74	34 82	36 37	30 90	36 37	64 75	70 36	38 77	[illegible]
34	26 28	28 44	59 26	61 94	35 52	37 13	32 11	38 02	66 11	71 94	39 63	[illegible]
35	27 14	29 45	60 39	63 18	36 25	37 93	33 40	39 82	67 51	73 58	40 53	[illegible]
36	28 05	30 53	61 56	64 47	37 01	38 76	34 79	41 77	68 97	75 28	41 47	...
37	29 02	31 68	62 78	65 79	37 81	39 63	36 28	43 90	70 48	77 05	42 45	...
38	30 05	32 91	64 03	67 17	38 64	40 54	37 89	46 26	72 05	78 88	43 49	...
39	31 14	34 22	65 33	68 60	39 51	41 49	39 63	48 79	73 68	80 79	44 56	...
40	32 30	35 64	66 68	70 08	40 43	42 49	41 52	51 62	75 97	82 77	45 69	...
41	33 55	37 15	68 07	71 61	41 39	43 54	43 57	54 74	77 12	84 83	.....	...
42	34 87	38 78	69 51	73 21	42 40	44 65	45 80	58 22	78 94	86 98	.....	...
43	36 29	40 54	71 02	74 87	43 46	45 82	48 24	62 12	80 85	89 22	.....	...
44	37 80	42 43	72 58	76 59	44 59	47 05	50 92	66 51	82 83	91 56	.....	...
45	39 43	44 49	74 20	78 39	45 78	48 36	53 88	71 49	84 90	94 01	.....	...
46	41 17	46 72	75 89	80 27	47 04	.....	57 14	.....	87 06	.....	.....	...
47	43 05	49 15	77 65	82 22	48 38	.....	60 77	.....	89 32	.....	.....	...
48	45 07	51 80	79 49	84 27	49 81	.....	64 83	.....	91 69	.....	.....	...
49	47 25	54 70	81 40	86 41	51 33	.....	69 39	.....	94 16	.....	.....	...
50	49 60	57 89	83 40	88 64	52 95	.....	74 54	.....	96 78	.....	.....	...
51	52 15	61 39	85 48	90 98	.....	.....	.....	.....	.....	.....	.....	...
52	54 90	65 27	87 66	93 43	.....	.....	.....	.....	.....	.....	.....	...
53	57 89	69 59	89 93	96 01	.....	.....	.....	.....	.....	.....	.....	...
54	61 15	74 41	92 32	98 71	.....	.....	.....	.....	.....	.....	.....	...
55	64 71	79 84	94 82	101 57	.....	.....	.....	.....	.....	.....	.....	...
56	68 62	.....	97 45	.....	.....	.....	.....	.....	.....	.....	.....	...
57	72 91	.....	100 21	.....	.....	.....	.....	.....	.....	.....	.....	...
58	77 65	.....	103 14	.....	.....	.....	.....	.....	.....	.....	.....	...
59	82 93	.....	106 28	.....	.....	.....	.....	.....	.....	.....	.....	...
60	88 82	.....	109 52	.....	.....	.....	.....	.....	.....	.....	.....	...

Life Annuity Rates—Males

Non-Participating

Price of an Annuity Payable			Annuity Purchased by $1,000		
$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
2267.00	2282.00	2294.50	42.43	20.99	10.44
2264.00	2279.00	2291.50	42.46	21.02	10.45
2262.00	2272.00	2284.50	42.61	21.08	10.48
2257.00	2262.00	2274.50	42.79	21.17	10.53
2234.00	2240.00	2251.50	43.08	21.30	10.59
2218.00	2224.00	2235.50	43.31	21.42	10.65
2208.00	2213.00	2220.50	43.61	21.57	10.73
2217.00	2222.00	2214.50	43.62	21.73	10.80
2281.00	2286.00	2268.50	44.23	21.87	10.88
2345.00	2270.00	2282.50	44.54	22.05	10.95
2320.00	2255.00	2267.50	44.84	22.17	11.02
2315.00	2240.00	2252.50	45.15	22.32	11.10
2309.00	2234.00	2236.50	45.42	22.45	11.18
2304.00	2230.00	2221.50	45.70	22.63	11.25
2349.00	2304.00	2205.50	46.10	22.79	11.33
2354.00	2179.00	2191.50	46.43	22.95	11.41
2436.00	2163.00	2175.50	46.77	23.12	11.49
2510.00	2148.00	2160.50	47.10	23.28	11.57
2587.00	2132.00	2144.50	47.46	23.45	11.66
2661.00	2116.00	2128.50	47.82	23.63	11.75
2675.00	2100.00	2112.50	48.19	23.81	11.83
2658.00	2083.00	2096.50	48.59	24.00	11.93
2641.00	2066.00	2078.50	49.00	24.20	12.03
2623.00	2048.00	2060.50	49.43	24.41	12.13
2606.00	2030.00	2042.50	49.88	24.63	12.24
2587.00	2012.00	2024.50	50.33	24.85	12.35
2568.00	1992.00	2005.50	50.81	25.09	12.47
2548.00	1974.00	1986.50	51.31	25.33	12.59
2528.00	1954.00	1966.50	51.84	25.59	12.71
2508.00	1933.00	1945.50	52.41	25.87	12.85
2487.00	1912.00	1924.50	52.99	26.15	12.99
2466.00	1890.00	1902.50	53.62	26.46	13.14
2443.00	1868.00	1880.50	54.28	26.77	13.29
2420.00	1845.00	1857.50	54.96	27.10	13.46
2397.00	1822.00	1834.50	55.65	27.44	13.63
2373.00	1798.00	1810.50	56.40	27.81	13.81
2348.00	1773.00	1785.50	57.21	28.20	14.00
2323.00	1748.00	1760.50	58.04	28.60	14.20
2297.00	1722.00	1734.50	58.93	29.04	14.41
2270.00	1696.00	1707.50	59.88	29.50	14.64
2243.00	1669.00	1680.50	60.86	29.98	14.88
2216.00	1640.00	1652.50	61.92	30.49	15.13
2187.00	1612.00	1624.50	63.01	31.03	15.39
2158.00	1583.00	1595.50	64.18	31.59	15.67
2128.00	1553.00	1565.50	65.45	32.20	15.97

Life Annuity Rates—Males

Non-Participating

Age Last Birthday	Price of an Annuity Payable			Annuity Purchased by $1,000		
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
60	1523.00	1523.00	1535.50	66.78	32.88	16.32
61	1497.00	1498.00	1509.50	68.17	33.61	16.68
62	1466.00	1461.00	1473.50	69.64	34.32	16.97
63	1404.00	1430.00	1441.50	71.23	34.99	17.34
64	1372.00	1397.00	1409.50	72.89	35.70	17.74
65	1339.00	1364.00	1376.50	74.65	36.60	18.16
66	1306.00	1331.00	1343.50	76.57	37.57	18.61
67	1272.00	1297.00	1309.50	78.62	38.65	19.09
68	1238.00	1263.00	1275.50	80.78	39.80	19.60
69	1204.00	1229.00	1241.50	83.06	40.88	20.14
70	1170.00	1195.00	1207.50	85.47	41.94	20.70
71	1136.00	1161.00	1173.50	88.03	43.07	21.30
72	1103.00	1128.00	1140.50	90.68	44.32	21.92
73	1069.00	1094.00	1106.50	93.55	45.70	22.59
74	1035.00	1060.00	1072.50	96.63	47.17	23.31
75	1002.00	1027.00	1039.50	99.80	48.69	24.05
76	969.00	994.00	1005.50	103.20	50.30	24.84
77	936.00	961.00	972.50	106.84	52.02	25.69
78	904.00	929.00	941.50	110.62	53.82	26.55
79	872.00	897.00	909.50	114.65	55.74	27.49
80	840.00	865.00	877.50	119.05	57.80	28.49
81	809.00	834.00	846.50	123.61	59.95	29.53
82	779.00	804.00	816.50	128.37	62.19	30.66
83	749.00	774.00	786.50	133.51	64.60	31.79
84	720.00	745.00	757.50	138.90	67.11	33.09
85	692.00	717.00	729.50	144.51	69.79	34.37
86	665.00	690.00	702.50	150.38	72.60	35.80
87	638.00	663.00	675.50	156.74	75.41	37.24
88	612.00	637.00	649.50	163.40	78.49	38.49
89	587.00	612.00	624.50	170.36	81.70	40.03
90	563.00	588.00	600.50	177.62	85.04	41.68
91	540.00	565.00	577.50	185.19	88.50	43.30
92	518.00	543.00	555.50	193.05	92.08	45.00
93	497.00	522.00	534.50	201.21	95.79	46.77
94	476.00	501.00	513.50	210.06	99.80	48.59
95	456.00	481.00	493.50	219.30	103.95	50.56
96	437.00	462.00	474.50	228.83	108.23	52.59
97	419.00	444.00	456.50	238.68	112.61	54.70
98	402.00	427.00	439.50	248.76	117.10	56.88
99	386.00	411.00	423.50	259.07	121.65	59.08
100	370.00	395.00	407.50	270.27	126.58	61.26
101	355.00	380.00	392.50	281.69	131.26	63.49
102	340.00	365.00	377.50	294.13	136.39	65.83
103	326.00	351.00	363.50	306.75	142.05	68.78
104	313.00	338.00	350.50	319.49	147.96	71.73
105	300.00	325.00	337.50	333.33	153.85	74.67

Life Annuity Rates—Females

Non-Participating

Age Last Birthday	Price of an Annuity Payable $100 Annually	$50 Semi-Annually	$25 Quarterly	Annuity Purchased by $1,000 Annual Payment	Semi-Annual Payment	Quarterly Payment
5	$2397.00	$2422.00	$2434.50	$41.72	$20.64	$10.27
6	2394.00	2419.00	2431.50	41.77	20.67	10.28
7	2387.00	2412.00	2424.50	41.89	20.73	10.31
8	2377.00	2402.00	2414.50	42.07	20.82	10.35
9	2364.00	2389.00	2401.50	42.30	20.93	10.41
10	2349.00	2374.00	2386.50	42.57	21.06	10.48
11	2332.00	2356.00	2370.50	42.88	21.20	10.55
12	2317.00	2342.00	2354.50	43.16	21.35	10.62
13	2304.00	2326.00	2336.50	43.46	21.50	10.69
14	2295.00	2310.00	2322.50	43.76	21.65	10.76
15	2270.00	2295.00	2307.50	44.05	21.79	10.83
16	2255.00	2280.00	2292.50	44.35	21.93	10.91
17	2239.00	2264.00	2276.50	44.66	22.08	10.98
18	2224.00	2249.00	2261.50	44.96	22.23	11.05
19	2209.00	2234.00	2246.50	45.27	22.38	11.13
20	2194.00	2219.00	2231.50	45.58	22.53	11.20
21	2178.00	2203.00	2215.50	45.91	22.70	11.28
22	2163.00	2188.00	2200.50	46.23	22.85	11.36
23	2147.00	2172.00	2184.50	46.56	23.02	11.44
24	2131.00	2156.00	2168.50	46.93	23.19	11.53
25	2115.00	2140.00	2152.50	47.28	23.36	11.61
26	2098.00	2123.00	2135.50	47.65	23.55	11.71
27	2081.00	2106.00	2118.50	48.05	23.74	11.80
28	2063.00	2088.00	2100.50	48.47	23.95	11.90
29	2046.00	2070.00	2082.50	48.90	24.15	12.00
30	2027.00	2052.00	2064.50	49.33	24.37	12.11
31	2008.00	2033.00	2045.50	49.80	24.59	12.22
32	1989.00	2014.00	2026.50	50.28	24.83	12.34
33	1969.00	1994.00	2006.50	50.79	25.08	12.46
34	1948.00	1973.00	1985.50	51.33	25.34	12.59
35	1927.00	1952.00	1964.50	51.89	25.61	12.73
36	1905.00	1930.00	1942.50	52.49	25.91	12.87
37	1882.00	1908.00	1920.50	53.11	26.21	13.02
38	1860.00	1885.00	1897.50	53.76	26.53	13.18
39	1837.00	1862.00	1874.50	54.44	26.85	13.34
40	1813.00	1838.00	1850.50	55.16	27.20	13.51
41	1788.00	1813.00	1825.50	55.92	27.56	13.69
42	1763.00	1788.00	1800.50	56.72	27.95	13.89
43	1737.00	1762.00	1774.50	57.57	28.35	14.09
44	1710.00	1735.00	1747.50	58.48	28.82	14.31
45	1683.00	1708.00	1720.50	59.42	29.27	14.53
46	1655.00	1680.00	1692.50	60.42	29.76	14.77
47	1627.00	1652.00	1664.50	61.46	30.27	15.02
48	1598.00	1623.00	1635.50	62.56	30.81	15.30
49	1569.00	1594.00	1606.50	63.76	31.39	15.57

Life Annuity Rates—Femal

Non-Participating

Age Last Birthday	Price of an Annuity Payable $100 Annually	$50 Semi-Annually	$25 Quarterly	Annuity Purchas $1,000 Annual Payment	Semi-Annual Payment
50	$1539.00	$1563.00	$1575.50	65.02	32.00
51	1507.00	1532.00	1544.50	66.36	32.64
52	1476.00	1501.00	1513.50	67.75	33.33
53	1444.00	1469.00	1481.50	69.25	34.06
54	1412.00	1437.00	1449.50	70.82	34.79
55	1379.00	1404.00	1416.50	72.52	35.61
56	1345.00	1371.00	1383.50	74.39	36.47
57	1312.00	1337.00	1349.50	76.22	37.40
58	1278.00	1303.00	1315.50	78.25	38.37
59	1243.00	1268.00	1280.50	80.43	39.49
60	1208.00	1233.00	1245.50	82.78	40.55
61	1173.00	1198.00	1210.50	85.25	41.74
62	1139.00	1164.00	1176.50	87.80	42.96
63	1104.00	1129.00	1141.50	90.55	44.29
64	1070.00	1095.00	1107.50	93.45	45.68
65	1036.00	1061.00	1073.50	96.53	47.12
66	1002.00	1027.00	1039.50	99.80	48.69
67	968.00	993.00	1005.50	103.31	50.35
68	935.00	960.00	972.50	106.96	52.08
69	902.00	927.00	939.50	110.86	53.94
70	870.00	895.00	907.50	114.94	55.97
71	838.00	863.00	875.50	119.33	57.94
72	807.00	832.00	844.50	123.82	60.19
73	776.00	801.00	813.50	128.87	62.42
74	746.00	771.00	783.50	134.05	64.85
75	717.00	742.00	754.50	139.47	67.39
76	688.00	713.00	725.50	145.26	70.13
77	660.00	685.00	697.50	151.52	72.99
78	633.00	658.00	670.50	157.86	75.99
79	607.00	632.00	644.50	164.74	79.11
80	582.00	607.00	619.50	171.82	82.27
81	558.00	583.00	595.50	179.21	85.76
82	535.00	560.00	572.50	186.99	89.39
83	513.00	538.00	550.50	194.93	92.94
84	491.00	516.00	528.50	203.67	96.99
85	470.00	495.00	507.50	212.77	101.01
86	450.00	475.00	487.50	222.22	105.54
87	431.00	456.00	468.50	232.02	109.85
88	413.00	438.00	450.50	242.13	114.18
89	396.00	421.00	433.50	252.53	118.70
90	380.00	405.00	417.50	263.16	123.46
91	365.00	390.00	402.50	273.97	128.21
92	350.00	375.00	387.50	285.71	133.33
93	336.00	361.00	373.50	297.62	138.89
94	323.00	348.00	360.50	309.60	143.88
95	310.00	335.00	347.50	322.46	149.76

rgest Amount of Insurance it will write on a Single Life, $10,000. Premiums for each $1,000 Insurance. Adopted January 1, 1913.

Participating.							Non-participating.		
LIFE.				ENDOWMENT. Continuous Annual Premiums.			Life		End't
Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years.	15 Years.	20 Years.	Continuous Annual Premiums	20 Annual Premiums	20 Years
7 39	$40 87	$30 81	$25 85	[illegible] 07	$65 37	$49 28	$13 36	$20 73	$41 23
7 69	41 36	31 23	26 20	101 16	65 47	49 33	13 63	21 04	41 28
8 02	42 04	31 68	26 58	101 26	65 58	49 39	13 91	21 35	41 33
8 37	42 67	32 14	26 97	101 36	65 68	49 45	14 22	21 68	41 39
8 73	43 32	32 62	27 38	101 47	65 80	49 53	14 53	22 02	41 44
9 10	43 99	33 12	27 81	101 59	65 93	49 61	14 85	22 36	41 50
9 50	44 70	33 65	28 25	101 72	66 06	49 70	15 14	22 76	41 56
9 92	45 42	34 19	28 71	101 85	66 20	49 80	15 51	23 10	41 61
10 37	46 18	34 76	29 19	101 99	66 32	49 91	15 88	23 49	41 70
10 83	46 93	35 35	29 70	102 14	66 45	50 02	16 24	23 92	41 74
11 32	47 74	35 96	30 22	102 30	66 60	50 15	16 66	24 34	41 83
11 83	48 57	36 59	30 75	102 44	66 75	50 28	17 07	24 78	41 92
12 36	49 45	37 27	31 32	102 61	66 95	50 43	17 51	25 23	42 00
12 93	50 33	37 97	31 92	102 80	67 10	50 59	17 96	25 72	42 09
13 53	51 29	38 68	32 54	103 00	67 29	50 75	18 44	26 21	42 18
14 16	52 25	39 41	33 17	103 18	67 50	50 93	18 98	26 73	42 30
14 82	53 26	40 20	33 85	103 40	67 72	51 12	19 51	27 28	42 43
15 52	54 31	41 00	34 54	103 61	67 94	51 34	20 08	27 84	42 60
16 25	55 39	41 83	35 27	103 84	68 18	51 57	20 66	28 42	42 74
17 03	56 51	42 69	36 04	104 10	68 45	51 82	21 31	29 04	42 91
17 85	57 69	43 60	36 85	104 36	68 70	52 10	21 95	29 69	43 09
18 73	58 91	44 55	37 67	104 65	69 00	52 40	22 70	30 36	43 30
19 64	60 16	45 53	38 53	104 95	69 33	52 74	23 46	31 06	43 52
20 61	61 48	46 57	39 45	105 27	69 58	53 11	24 25	31 80	43 79
21 64	62 85	47 65	40 41	105 62	70 05	53 51	25 09	32 57	44 07
22 74	64 27	48 80	41 43	106 00	70 47	53 95	25 97	33 39	44 40
23 90	65 74	49 97	42 50	106 39	70 91	54 43	26 95	34 24	44 73
25 14	67 28	51 20	43 63	106 82	71 40	54 98	27 96	35 15	45 15
26 46	68 87	52 49	44 81	107 30	71 94	55 59	29 00	36 10	45 58
27 86	70 55	53 86	46 07	107 81	72 53	56 25	30 17	37 11	46 07
29 35	72 28	55 30	47 40	108 38	73 17	57 00	31 39	38 17	46 60
30 92	74 11	56 80	48 79	109 00	73 90	57 83	32 68	39 29	47 26
32 60	76 00	58 41	50 29	109 67	74 67	58 74	34 07	40 50	47 94
34 41	77 98	60 08	51 67	110 42	75 55	59 75	35 55	41 76	48 69
36 31	80 05	61 84	53 56	111 22	76 50	60 87	37 14	43 12	49 56
38 35	82 21	63 70	55 35	112 12	77 55	62 11	38 83	44 55	50 51
40 52	84 47	65 65	57 26	113 10	78 68	63 48	40 61	46 09	51 56
42 85	86 82	67 79	59 30	114 14	79 95	65 00	42 54	47 72	52 71
45 32	89 29	69 91	61 47	115 32	81 32	66 66	44 60	49 45	54 00
47 97	91 85	72 23	63 80	116 58	82 84	68 49	46 77	51 31	55 43
50 80	94 54	74 68	66 28	117 98	84 50	70 49	49 11	53 30	57 00
53 81	97 37	77 30	68 94	119 47	86 34	72 69	51 61	55 44	58 73
57 02	100 33	80 06	71 79	121 15	88 33	75 11	54 30	57 72	60 64
70 44	103 43	83 02	74 84	122 94	90 52	77 77	57 17	60 17	62 73
74 12	106 71	86 20	78 15	124 91	92 95	80 68	60 06	62 81	65 03
78 05	110 16	89 60	81 70	127 10	95 60	83 85	63 56	65 65	67 56

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $200,000.
ums for each $1,000 Insurance (Participating.).
New York State Standard Policies.

Age at Issue.	ADOPTED JAN. 1, 1907. *LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ADOPTED MARCH 1, 1909. ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	ADOPTED NOV. 1, 19 TERM. Exchangeable. 5 Years.	10 Years.	15 Years.	20 Years.
15	$17 40	$44 62	$33 03	$27 84	100 60	$65 17	$47 79	$37 64	$31 10	.....	.....	.....	.....
16	17 73	45 22	33 48	27 72	100 78	65 31	47 92	37 76	31 22	.....	.....	.....	.....
17	18 07	45 85	33 95	28 12	100 97	65 46	48 05	37 88	31 35	.....	.....	.....	.....
18	18 44	46 49	34 44	28 53	101 16	65 61	48 18	38 01	31 48	.....	.....	.....	.....
19	18 81	47 16	34 94	28 95	101 36	65 77	48 33	38 15	31 63	.....	.....	.....	.....
20	19 21	47 86	35 46	29 39	101 57	65 93	48 49	38 30	31 77	.....	.....	.....	.....
21	19 62	48 56	36 00	29 84	101 78	66 11	48 63	38 45	31 93	$11 46	$11 62	$11 81	$12 0
22	20 06	49 30	36 55	30 31	102 01	66 29	48 79	38 61	32 10	11 58	11 75	11 96	12 2
23	20 51	50 06	37 13	30 80	102 24	66 47	48 96	38 78	32 28	11 70	11 89	12 11	12
24	20 99	50 85	37 73	31 31	102 48	66 67	49 14	38 95	32 46	11 83	12 05	12 27	12
25	21 49	51 67	38 35	31 83	102 73	66 87	49 33	39 14	32 67	11 97	12 18	12 45	12 7
26	22 01	52 51	38 98	32 37	102 99	67 08	49 53	39 34	32 88	12 12	12 35	12 63	13 0
27	22 56	53 38	39 65	32 94	103 26	67 30	49 73	39 55	33 12	12 27	12 52	12 84	13 2
28	23 14	54 28	40 33	33 52	103 54	67 53	49 95	39 78	33 37	12 43	12 71	13 05	13 5
29	23 74	55 21	41 05	34 13	103 83	67 78	50 18	40 02	33 63	12 61	12 91	13 29	13 8
30	24 38	56 18	41 78	34 76	104 14	68 03	50 43	40 28	33 93	12 80	13 12	13 54	14 1
31	25 05	57 18	42 55	35 42	104 45	68 30	50 69	40 55	34 24	13 00	13 36	13 82	14 4
32	25 75	58 21	43 34	36 11	104 79	68 58	50 96	40 85	34 58	13 22	13 61	14 12	14 8
33	26 50	59 28	44 16	36 82	105 13	68 88	51 26	41 18	34 95	13 45	13 88	14 45	15 2
34	27 28	60 38	45 02	37 56	105 49	69 19	51 57	41 52	35 36	13 71	14 18	14 81	15 7
35	28 11	61 53	45 91	38 34	105 87	69 52	51 91	41 90	35 80	13 98	14 50	15 21	16 2
36	28 98	62 71	46 83	39 15	106 27	69 88	52 28	42 31	36 28	14 28	14 85	15 65	16 8
37	29 90	63 94	47 79	40 00	106 69	70 25	52 67	42 76	36 81	14 60	15 24	16 14	17 4
38	30 88	65 21	48 79	40 89	107 13	70 65	53 10	43 24	37 38	14 95	15 66	16 69	18 1
39	31 91	66 53	49 83	41 81	107 59	71 08	53 56	43 77	38 01	15 33	16 13	17 29	18 9
40	33 01	67 90	50 92	42 79	108 07	71 54	54 06	44 35	38 70	15 75	16 65	17 96	19 7
41	34 16	69 32	52 06	43 82	108 59	72 04	54 60	44 99	39 45	16 20	17 22	18 70	20 6
42	35 39	70 79	53 24	44 90	109 14	72 58	55 20	45 68	40 28	16 70	17 87	19 53	21 7
43	36 70	72 32	54 49	46 04	109 72	73 16	55 85	46 44	41 19	17 26	18 59	20 44	22 9
44	38 08	73 91	55 79	47 25	110 35	73 80	56 56	47 28	42 19	17 88	19 39	21 46	24 1
45	39 55	75 57	57 16	48 52	111 03	74 48	57 34	48 21	43 28	18 57	20 23	22 59	25 5
46	41 12	77 30	58 60	49 87	111 75	75 24	58 20	49 22	.....	19 35	21 27	23 83	27 0
47	42 79	79 10	60 11	51 31	112 54	76 06	59 14	50 33	.....	20 23	22 38	25 20	28 7
48	44 57	80 98	61 71	52 88	113 38	76 95	60 17	51 56	.....	21 21	23 61	26 72	30 5
49	46 46	82 95	63 39	54 45	114 29	77 93	61 31	52 90	.....	22 30	24 97	28 40	32 5
50	48 48	84 99	65 16	56 17	115 28	79 00	62 55	54 37	.....	23 51	26 47	30 22	34 7
51	50 62	87 12	67 03	58 01	116 34	80 16	63 91	.....	.....	24 85	28 13	32 25	37 1
52	52 91	89 35	69 01	59 97	117 48	81 43	65 41	.....	.....	26 33	29 96	34 46	39 6
53	55 35	91 68	71 10	62 06	118 71	82 81	67 05	.....	.....	27 97	31 97	36 88	42 4
54	57 95	94 11	73 31	64 29	120 04	84 33	68 84	.....	.....	29 77	34 17	39 53	45 4
55	60 72	96 66	75 66	66 69	121 48	85 99	70 81	.....	.....	31 76	36 60	42 42	48 7
56	63 68	99 33	78 16	.....	123 05	87 79	.....	.....	.....	33 94	39 26	45 57	52 1
57	66 84	102 13	80 82	.....	124 74	89 77	.....	.....	.....	36 35	42 18	49 00	55 8
58	70 22	105 08	83 66	.....	126 58	91 94	.....	.....	.....	38 99	45 38	52 72	59 6
59	73 83	108 19	86 69	.....	128 58	94 33	.....	.....	.....	41 90	48 89	56 74	64 1
60	77 69	111 47	89 94	.....	130 76	96 94	.....	.....	.....	45 09	52 72	61 08	68 6
61	81 82	114 94	.....	.....	133 14	.....	.....	.....	.....	.....	.....	.....	.....
62	86 24	118 62	.....	.....	135 73	.....	.....	.....	.....	.....	.....	.....	.....
63	90 97	122 53	.....	.....	138 57	.....	.....	.....	.....	.....	.....	.....	.....
64	96 05	126 69	.....	.....	141 68	.....	.....	.....	.....	.....	.....	.....	.....
65	101 48	131 18	.....	.....	145 08	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.
*Rates ages 15 to 20 inclusive, adopted February, 1909.

LIFE ANNUITY RATES.

MALES.

Price of $100 Annuity.			Annuity purchased by $1,000.			Age Last Birthday.	Price of $100 Annuity.			Annuity purchased by $1,000.		
Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.		$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
[illegible]	2656 50	$2670 00	$38 03	$18 82	$9 36	45	$1692 80	$1719 80	$1733 30	$59 07	$29 07	$14 42
[illegible]	2644 80	2658 30	38 20	18 90	9 40	46	1659 40	1686 40	1699 90	60 26	29 64	14 70
						47	1625 40	1652 40	1665 90	61 52	30 25	15 00
[illegible] 80	2631 50	2645 00	38 39	19 00	9 45	48	1591 00	1618 00	1631 50	62 86	30 90	15 32
[illegible] 40	2616 40	2629 90	38 61	19 11	9 50	49	1556 20	1583 20	1596 70	64 25	31 58	15 65
[illegible] 90	2600 00	2613 50	38 86	19 23	9 56							
[illegible] 80	2581 80	2595 30	39 14	19 36	9 63	50	1521 60	1548 60	1562 10	65 72	32 28	16 00
[illegible] 10	2562 10	2575 60	39 44	19 51	9 70	51	1486 50	1513 50	1527 00	67 27	33 03	16 37
						52	1451 20	1478 20	1491 70	68 90	33 82	16 75
[illegible] 10	2542 10	2555 60	39 75	19 66	9 78	53	1415 00	1442 00	1455 50	70 67	34 67	17 17
[illegible] 40	2527 40	2540 90	39 99	19 78	9 83	54	1378 70	1405 70	1419 20	72 53	35 56	17 61
[illegible] 20	2512 20	2525 70	40 23	19 90	9 89							
[illegible] 50	2496 50	2510 00	40 49	20 02	9 96	55	1342 00	1369 00	1382 50	74 51	36 52	18 08
[illegible] 50	2480 50	2494 00	40 75	20 15	10 02	56	1305 30	1332 30	1345 80	76 61	37 52	18 57
						57	1268 50	1295 50	1309 00	78 83	38 59	19 09
[illegible] 60	2463 60	2477 10	41 04	20 29	10 09	58	1231 50	1258 50	1272 00	81 20	39 72	19 65
[illegible] 40	2446 40	2459 90	41 33	20 43	10 16	59	1194 60	1221 60	1235 10	83 71	40 92	20 24
[illegible] 20	2428 20	2441 70	41 64	20 59	10 23							
[illegible] 80	2409 80	2423 30	41 96	20 74	10 31	60	1157 70	1184 70	1198 20	86 37	42 20	20 86
[illegible] 20	2391 20	2404 70	42 29	20 91	10 39	61	1120 80	1147 80	1161 30	89 22	43 50	21 52
						62	1084 10	1111 10	1124 60	92 24	45 00	22 23
[illegible] 40	2372 40	2385 90	42 63	21 07	10 47	63	1047 60	1074 60	1088 10	95 45	46 52	22 97
[illegible] 20	2358 20	2366 70	42 98	21 24	10 56	64	1011 30	1038 30	1051 80	98 88	48 15	23 76
[illegible] 60	2333 60	2347 10	43 35	21 42	10 65							
[illegible] 40	2318 40	2326 90	43 73	21 61	10 74	65	975 20	1002 20	1015 70	102 54	49 89	24 61
[illegible] 80	2292 80	2306 30	44 13	21 80	10 82	66	939 60	966 60	980 10	106 42	51 72	25 50
						67	904 20	931 20	944 70	110 59	53 69	26 46
[illegible] 40	2271 40	2284 90	44 55	22 01	10 94	68	869 30	896 30	909 80	115 08	55 78	27 47
[illegible] 50	2249 50	2263 00	44 99	22 22	11 04	69	835 00	862 00	875 50	119 76	58 00	28 55
[illegible] 00	2227 00	2240 50	45 45	22 45	11 15							
[illegible] 90	2203 90	2217 40	45 93	22 68	11 27	70	801 10	828 10	841 60	124 82	60 37	29 70
[illegible] 30	2180 30	2193 80	46 44	22 93	11 39	71	767 80	794 80	808 30	130 24	62 90	30 92
						72	736 20	763 20	776 70	135 83	65 51	32 15
[illegible] 00	2156 00	2169 50	46 97	23 19	11 52	73	706 20	733 20	746 70	141 60	68 19	33 48
[illegible] 00	2131 00	2144 50	47 52	23 46	11 65	74	678 00	705 00	718 50	147 49	70 92	34 79
[illegible] 50	2105 50	2119 00	48 11	23 74	11 79							
[illegible] 40	2079 40	2092 90	48 72	24 04	11 94	75	651 60	678 60	692 10	153 46	73 68	36 12
[illegible] 70	2052 70	2066 20	49 36	24 35	12 09	76	626 90	653 90	667 40	159 51	76 46	37 45
						77	604 10	631 10	644 60	165 53	79 22	38 78
[illegible] 30	2025 30	2038 80	50 04	24 68	12 26	78	583 10	610 10	623 60	171 49	81 95	40 08
[illegible] 50	1997 50	2011 00	50 74	25 03	12 43	79	564 00	591 00	604 50	177 30	84 60	41 35
[illegible] 00	1969 00	1982 50	51 49	25 39	12 61							
[illegible] 70	1949 70	1963 20	52 28	25 77	12 79	80	546 80	573 80	587 30	182 88	87 13	42 56
[illegible] 00	1910 00	1923 50	53 10	26 17	12 99	81	531 50	558 50	572 00	188 14	89 52	43 70
						82	518 10	545 10	558 60	193 01	91 72	44 75
[illegible] 70	1879 70	1893 20	53 97	26 59	13 20	83	506 60	533 60	547 10	197 39	93 70	45 69
[illegible] 80	1848 80	1862 30	54 89	27 04	13 42	84	497 10	524 10	537 60	201 16	95 40	46 50
[illegible] 40	1817 40	1830 90	55 85	27 51	13 65							
[illegible] 40	1785 40	1798 90	56 86	28 00	13 89	85	489 50	516 50	530 00	204 29	96 80	47 16
[illegible] 90	1752 90	1766 40	57 94	28 52	14 15		.....	.....	.....	.....	.....	.....

LIFE ANNUITY RATES.

FEMALES.

Age Last Birthday.	Price of $100 Annuity.			Annuity purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	$2648 20	$2675 20	$2688 70	$37 76	$18 69	$9 29
4	2637 20	2664 20	2677 70	37 91	18 76	9 33
5	2624 50	2651 50	2665 00	38 10	18 85	9 38
6	2610 10	2637 10	2650 60	38 31	18 96	9 43
7	2594 80	2621 80	2634 80	38 54	19 07	9 48
8	2576 80	2603 80	2617 30	38 80	19 20	9 55
9	2557 70	2584 70	2598 20	39 09	19 34	9 62
10	2538 10	2565 10	2578 60	39 39	19 49	9 69
11	2518 70	2545 70	2559 20	39 70	19 64	9 76
12	2499 10	2526 10	2539 60	40 01	19 79	9 84
13	2479 60	2506 60	2520 10	40 32	19 94	9 92
14	2460 10	2487 10	2500 60	40 64	20 10	9 99
15	2440 70	2467 70	2481 20	40 97	20 26	10 07
16	2421 60	2448 60	2462 10	41 29	20 41	10 15
17	2402 40	2429 40	2442 90	41 62	20 58	10 23
18	2383 40	2410 40	2423 90	41 95	20 74	10 31
19	2364 90	2391 90	2405 40	42 28	20 90	10 39
20	2346 40	2373 40	2386 90	42 61	21 06	10 47
21	2328 40	2355 40	2368 90	42 94	21 22	10 55
22	2309 70	2336 70	2350 20	43 29	21 39	10 63
23	2290 80	2317 80	2331 30	43 65	21 57	10 72
24	2270 90	2297 90	2311 40	44 03	21 75	10 81
25	2250 80	2277 80	2291 30	44 42	21 95	10 91
26	2230 10	2257 10	2270 60	44 84	22 15	11 01
27	2208 70	2235 70	2249 20	45 27	22 36	11 11
28	2186 80	2213 80	2227 30	45 72	22 58	11 22
29	2164 60	2191 60	2205 10	46 19	22 81	11 33
30	2141 90	2168 90	2182 40	46 68	23 05	11 45
31	2118 50	2145 50	2159 00	47 20	23 30	11 57
32	2094 90	2121 90	2135 40	47 73	23 56	11 70
33	2070 90	2097 90	2111 40	48 28	23 83	11 84
34	2046 30	2073 30	2086 80	48 86	24 11	11 98
35	2021 50	2048 50	2062 00	49 46	24 40	12 12
36	1996 30	2023 30	2036 80	50 09	24 71	12 27
37	1970 70	1997 70	2011 20	50 74	25 02	12 43
38	1944 90	1971 80	1985 30	51 41	25 35	12 59
39	1918 50	1945 50	1959 00	52 12	25 70	12 76
40	1891 90	1918 90	1932 40	52 85	26 05	12 93
41	1865 10	1892 10	1905 60	53 61	26 42	13 11
42	1837 50	1864 50	1878 30	54 41	26 81	13 30
43	1810 50	1837 50	1851 00	55 23	27 21	13 50
44	1782 60	1809 60	1823 10	56 09	27 63	13 71

Age Last Birthday.	Price of $100 Annuity.			Annuity purchased $1,000.	
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.
45	$1754 50	$1781 50	$1795 00	$56 99	$28 96
46	1725 90	1752 90	1766 40	57 94	28 52
47	1697 00	1724 00	1737 50	58 92	29 00
48	1667 80	1694 80	1708 30	59 95	29 50
49	1637 90	1664 90	1678 40	61 05	30 03
50	1607 70	1634 70	1648 20	62 20	30 58
51	1576 90	1603 90	1617 40	63 41	31 17
52	1545 40	1572 40	1585 90	64 70	31 79
53	1513 40	1540 40	1553 90	66 07	32 45
54	1480 60	1507 60	1521 10	67 54	33 16
55	1447 20	1474 20	1487 70	69 09	33 91
56	1412 70	1439 70	1453 20	70 78	34 72
57	1377 60	1404 60	1418 10	72 59	35 59
58	1341 70	1368 70	1382 20	74 53	36 53
59	1304 90	1331 90	1345 40	76 63	37 54
60	1267 50	1294 50	1308 00	78 89	38 62
61	1229 10	1256 10	1269 60	81 36	39 80
62	1190 30	1217 30	1230 80	84 01	41 07
63	1150 80	1177 80	1191 30	86 89	42 45
64	1110 90	1137 90	1151 40	90 01	43 94
65	1070 80	1097 80	1111 30	93 38	45 54
66	1030 50	1057 50	1071 00	97 04	47 26
67	990 20	1017 20	1030 70	100 98	49 15
68	950 20	977 20	990 70	105 24	51 16
69	910 40	937 40	950 90	109 84	53 33
70	873 38	905 30	918 80	113 85	55 23
71	846 80	873 80	887 30	118 09	57 22
72	816 20	843 20	856 70	122 51	59 29
73	786 20	813 20	826 70	127 19	61 48
74	757 10	784 10	797 60	132 08	63 76
75	728 90	755 90	769 40	137 19	66 14
76	701 80	728 80	742 30	142 49	68 60
77	675 60	702 60	716 10	148 01	71 16
78	650 60	677 60	691 10	153 70	73 78
79	626 50	653 50	667 00	159 61	76 51
80	603 50	630 50	644 00	165 70	79 30
81	581 70	608 70	622 20	171 90	82 14
82	560 80	587 80	601 30	178 31	85 06
83	541 00	568 00	581 50	184 84	88 02
84	522 40	549 40	562 90	191 42	91 00
85	504 80	531 80	545 30	198 09	94 02

rgest Amount of Insurance it will write on a Single Life, $20,000.
Premiums for Each $1,000 Insurance (Participating).
Adopted Oct. 21, 1907.

LIFE.					ENDOWMENT. Continuous Annual Premiums.							
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	10-Payment 20-Year Endowment.	20-Payment 30-Year Endowment.
02	$42 40	31 73	26 53	325 59	101 76	65 12	47 25	36 90	30 33	25 92	$76 42	$37 39
40	43 08	32 24	26 97	330 58	101 84	65 21	47 35	37 01	30 45	26 06	76 51	37 50
80	43 77	32 77	27 40	335 74	101 92	65 30	47 45	37 12	30 58	26 22	76 61	37 63
23	44 49	33 32	27 87	341 07	102 01	65 39	47 55	37 24	30 71	26 38	76 73	37 77
68	45 25	33 89	28 36	346 61	102 10	65 50	47 67	37 36	30 87	26 57	76 85	37 92
13	46 02	34 48	28 86	352 32	102 18	65 59	47 78	37 51	31 02	26 75	76 97	38 07
62	46 82	35 08	29 37	358 26	102 28	65 70	47 90	37 64	31 20	26 97	77 10	38 24
14	47 66	35 72	29 92	364 40	102 39	65 82	48 04	37 80	31 39	27 20	77 25	38 42
68	48 53	36 39	30 49	370 76	102 51	65 96	48 19	37 98	31 60	27 46	77 40	38 64
25	49 43	37 08	31 07	377 34	102 64	66 09	48 34	38 17	31 83	27 75	77 57	38 86
85	50 37	37 80	31 69	384 15	102 76	66 24	48 52	38 38	32 07	28 05	77 74	39 10
48	51 33	38 53	32 33	391 19	102 89	66 39	48 70	38 59	32 35	28 38	77 93	39 35
15	52 35	39 31	33 00	398 48	103 05	66 56	48 91	38 83	32 64	28 76	78 14	39 65
85	53 39	40 11	33 69	406 02	103 20	66 74	49 12	39 10	32 98	29 16	78 37	39 96
59	54 47	40 95	34 41	413 81	103 38	66 94	49 36	39 39	33 34	29 62	78 62	40 31
38	55 60	41 82	35 18	421 87	103 56	67 16	49 62	39 71	33 74	30 11	78 88	40 69
22	56 77	42 73	35 99	430 19	103 76	67 40	49 91	40 08	34 18	30 64	79 19	41 11
09	57 99	43 68	36 81	438 80	103 98	67 66	50 23	40 46	34 67	31 24	79 51	41 57
02	59 25	44 67	37 68	447 68	104 21	67 94	50 57	40 89	35 19	31 88	79 86	42 06
01	60 56	45 70	38 60	456 83	104 46	68 25	50 95	41 37	35 78	32 60	80 25	42 61
05	61 93	46 78	39 57	466 28	104 74	68 59	51 38	41 89	36 43	33 38	80 68	43 23
17	63 34	47 92	40 58	476 03	105 05	68 97	51 85	42 49	37 15	.....	81 15	43 90
34	64 82	49 10	41 66	486 07	105 39	69 39	52 37	43 13	37 94	.....	81 67	44 63
60	66 36	50 33	42 79	496 41	105 75	69 85	52 94	43 83	38 81	.....	82 26	45 44
94	67 96	51 64	43 99	507 07	106 17	70 37	53 59	44 63	39 77	.....	82 91	46 32
36	69 64	53 00	45 26	518 00	106 62	70 94	54 30	45 50	40 82	.....	83 61	47 31
86	71 37	54 44	46 58	529 25	107 14	71 57	55 06	46 46	.....	.....	84 40	.....
48	73 19	55 95	48 01	540 79	107 72	72 29	55 96	47 54	.....	.....	85 28	.....
19	75 09	57 55	49 52	552 62	108 33	73 07	56 92	48 71	.....	.....	86 24	.....
02	77 06	59 22	51 13	564 71	109 02	73 93	57 99	50 01	.....	.....	87 29	.....
99	79 14	61 01	52 84	577 05	109 80	74 90	59 18	51 44	.....	.....	88 48	.....
07	81 30	62 88	54 66	589 63	110 65	75 96	60 49	.....	.....	.....	89 76	.....
28	83 54	64 85	56 60	602 42	111 59	77 12	61 92	.....	.....	.....	91 16	.....
64	85 89	66 93	58 66	615 40	112 61	78 41	63 50	.....	.....	.....	92 69	.....
18	88 35	69 14	60 89	628 59	113 76	79 84	65 24	.....	.....	.....	94 37	.....
87	90 92	71 48	63 24	641 92	115 01	81 40	67 16	.....	.....	.....	96 20	.....
74	93 62	73 97	65 78	655 40	116 39	83 13	.....	.....	.....	.....	.....	.....
82	96 44	76 62	68 50	669 00	117 90	85 02	.....	.....	.....	.....	.....	.....
10	99 40	79 44	71 41	682 69	119 59	87 13	.....	.....	.....	.....	.....	.....
62	102 52	82 44	74 54	696 46	121 43	89 45	.....	.....	.....	.....	.....	.....
38	105 82	85 66	77 93	710 29	123 46	92 00	.....	.....	.....	.....	.....	.....

For semi-annual rates, add 3 per cent and divide by 2.
For quarterly rates, add 5 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $20,0
Premiums for Each $1,000 Insurance (Non-Participating).
Adopted Oct. 21, 1907.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	TERM Convertib 5 Years.	
20	$15 37	$37 57	27 85	23 11	311 34	$93 28	59 19	42 56	32 93	26 81	22 71	$11 08	$11
21	15 70	38 16	28 30	23 49	316 11	93 33	59 24	42 63	33 01	26 91	22 82	11 15	11
22	16 05	38 79	28 78	23 89	321 04	93 40	59 32	42 71	33 10	27 01	22 96	11 22	11
23	16 43	39 43	29 26	24 29	326 13	93 45	59 38	42 78	33 18	27 11	23 08	11 30	11
24	16 82	40 10	29 75	24 72	331 42	93 50	59 44	42 86	33 27	27 22	23 22	11 38	11
25	17 21	40 79	30 28	25 17	336 88	93 56	59 51	42 94	33 38	27 35	23 38	11 48	11
26	17 65	41 50	30 82	25 62	342 56	93 62	59 59	43 02	33 48	27 49	23 55	11 59	11
27	18 10	42 25	31 38	26 09	348 43	93 70	59 67	43 13	33 61	27 64	23 74	11 69	11
28	18 57	43 02	31 97	26 60	354 50	93 78	59 77	43 23	33 74	27 80	23 95	11 80	12
29	19 07	43 82	32 57	27 11	360 79	93 86	59 86	43 35	33 88	27 98	24 19	11 93	12
30	19 60	44 65	33 20	27 64	367 30	93 95	59 96	43 48	34 04	28 17	24 43	12 06	12
31	20 16	45 52	33 86	28 21	374 03	94 04	60 08	43 62	34 22	28 41	24 72	12 21	12
32	20 74	46 41	34 54	28 79	380 99	94 15	60 19	43 77	34 40	28 64	25 02	12 37	12
33	21 36	47 34	35 25	29 40	388 19	94 25	60 33	43 93	34 61	28 92	25 36	12 54	13
34	22 00	48 30	35 99	30 04	395 64	94 38	60 48	44 12	34 84	29 21	25 75	12 73	13
35	22 70	49 30	36 75	30 71	403 34	94 50	60 64	44 32	35 10	29 54	26 16	12 95	13
36	23 43	50 34	37 55	31 41	411 30	94 65	60 81	44 54	35 39	29 90	26 62	13 18	13
37	24 19	51 43	38 39	32 13	419 52	94 80	61 01	44 79	35 71	30 32	27 13	13 44	14
38	25 01	52 55	39 27	32 90	428 00	94 97	61 22	45 07	36 06	30 76	27 68	13 72	14
39	25 88	53 70	40 16	33 70	436 75	95 15	61 46	45 36	36 45	31 25	28 29	14 02	14
40	26 79	54 91	41 12	34 55	445 78	95 36	61 72	45 71	36 89	31 80	28 97	14 37	15
41	27 77	56 15	42 10	35 43	455 09	95 57	62 01	46 07	37 36	32 40	.....	14 75	15
42	28 80	57 46	43 15	36 37	464 69	95 83	62 34	46 51	37 90	33 08	.....	15 18	16
43	29 90	58 83	44 23	37 36	474 57	96 11	62 70	46 97	38 50	33 82	.....	15 66	17
44	31 08	60 24	45 37	38 41	484 75	96 42	63 11	47 50	39 17	34 64	.....	16 21	18
45	32 32	61 71	46 56	39 50	495 20	96 76	63 56	48 08	39 89	35 54	.....	16 85	18
46	33 64	63 25	47 83	40 68	505 95	97 17	64 08	48 73	40 72	.....	.....	17 57	19
47	35 06	64 84	49 14	41 91	516 98	97 60	64 65	49 45	41 62	.....	.....	18 39	21
48	36 56	66 51	50 54	43 23	528 28	98 09	65 28	50 26	42 62	.....	.....	19 33	22
49	38 17	68 25	52 01	44 64	539 83	98 64	65 99	51 16	43 74	.....	.....	20 39	23
50	39 89	70 07	53 56	46 13	551 63	99 26	66 79	52 16	44 96	.....	.....	21 58	25
51	41 71	71 97	55 19	47 71	563 65	99 94	67 66	53 27	.....	.....	.....	22 90	26
52	43 65	73 94	56 92	49 41	575 87	100 69	68 62	54 48	.....	.....	.....	24 37	28
53	45 73	76 01	58 74	51 21	588 27	101 53	69 71	55 83	.....	.....	.....	26 01	30
54	47 95	78 15	60 66	53 13	600 87	102 45	70 89	57 31	.....	.....	.....	27 84	33
55	50 31	80 41	62 70	55 20	613 61	103 48	72 20	58 95	.....	.....	.....	29 87	35
56	52 83	82 76	64 87	57 41	626 49	104 60	73 66	.....	.....	.....	.....	32 12	38
57	55 53	85 23	67 18	59 79	639 49	105 85	75 27	.....	.....	.....	.....	34 60	41
58	58 40	87 82	69 64	62 33	652 57	107 24	77 05	.....	.....	.....	.....	37 34	45
59	61 49	90 55	72 26	65 07	665 73	108 77	79 01	.....	.....	.....	.....	40 37	48
60	64 79	93 42	75 06	68 02	678 94	110 46	81 18	.....	.....	.....	.....	43 72	53

Paid-up, Extended Insurance, Cash and Loan Values same as under Participating Policies.

rgest Amount of Insurance it will write on a Single Life, $25,000 Premiums for Each $1 000 Insurance. (Participating.) Adopted January, 1908.

LIFE.				ENDOWMENT. Continuous Annual Premiums.		
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
$18 40	$46 30	$34 19	$28 25	$101 53	$65 43	$47 75
18 80	47 00	34 71	28 69	101 60	65 51	47 84
19 23	47 73	35 26	29 15	101 68	65 60	47 94
19 67	48 47	35 82	29 63	101 76	65 69	48 04
20 14	49 24	36 40	30 12	101 85	65 79	48 15
20 63	50 04	37 00	30 63	101 94	65 89	48 26
21 15	50 87	37 63	31 16	102 04	66 00	48 39
21 69	51 72	38 27	31 71	102 14	66 11	48 52
22 26	52 61	38 94	32 28	102 25	66 24	48 67
22 85	53 52	39 64	32 87	102 37	66 37	48 83
23 48	54 46	40 36	33 49	102 49	66 52	49 00
24 14	55 44	41 10	34 13	102 63	66 68	49 18
24 84	56 45	41 88	34 80	102 77	66 85	49 38
25 58	57 50	42 68	35 49	102 93	67 03	49 60
26 35	58 58	43 51	36 22	103 10	67 23	49 85
27 17	59 70	44 38	36 98	103 28	67 45	50 11
28 04	60 86	45 28	37 77	103 48	67 68	50 41
28 95	62 06	46 22	38 60	103 69	67 94	50 73
29 92	63 30	47 20	39 47	103 93	68 23	51 09
30 94	64 59	48 22	40 38	104 18	68 55	51 48
32 03	65 93	49 28	41 34	104 46	68 90	51 92
33 18	67 31	50 39	42 35	104 77	69 28	52 41
34 40	68 76	51 56	43 41	105 11	69 71	52 95
35 70	70 25	52 78	44 54	105 49	70 19	53 55
37 08	71 81	54 06	45 73	105 92	70 73	54 22
38 55	73 44	55 40	46 99	106 39	71 32	54 96
40 12	75 13	56 82	48 33	106 91	71 98	55 78
41 78	76 90	58 31	49 75	107 50	72 71	56 69
43 56	78 74	59 88	51 26	108 15	73 53	57 70
45 45	80 66	61 54	52 87	108 87	74 43	58 81
47 46	82 66	63 28	54 58	109 66	75 42	60 04
49 60	84 74	65 13	56 41	110 53	76 52	61 40
51 89	86 92	67 07	58 36	111 50	77 73	62 90
54 33	89 20	69 14	60 45	112 57	79 07	64 55
56 98	91 58	71 33	62 68	113 74	80 55	66 36
59 70	94 07	73 66		115 03	82 17	
62 66	96 69	76 15		116 46	83 97	
65 88	99 44	78 79		118 03	85 96	
69 21	102 34	81 62		119 77	88 15	
72 88	105 40	84 65		121 68	90 56	
76 70	108 64			123 80		
80 85	112 07			126 13		
85 29	115 71			128 70		
90 04	119 59			131 54		
95 14	123 73			134 67		

For semi-annual rates, multiply annual by .52.
For quarterly rates, multiply annual by .265.

Largest Amount of Insurance it will write on a Single Life, $2
Premiums for each $1,000 Insurance (Nonparticipating).
Adopted March, 1908.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	CONVERTIBLE TER Nonrenewable. 5 Years.	10 Years.	15 Years.	
21	$15 70	$38 92	$28 80	$23 49	$93 33	$59 24	$42 63	$9 61	$9 78	$9 98	[illegible]
22	16 05	39 55	28 78	23 89	93 40	59 32	42 71	9 68	9 85	10 07	[illegible]
23	16 43	40 21	29 26	24 29	93 45	59 38	42 78	9 74	9 94	10 17	[illegible]
24	16 82	40 90	29 75	24 72	93 50	59 44	42 86	9 81	10 03	10 28	[illegible]
25	17 21	41 59	30 28	25 17	93 56	59 51	42 94	9 90	10 13	10 40	[illegible]
26	17 65	42 32	30 82	25 62	93 62	59 59	43 02	9 99	10 23	10 53	[illegible]
27	18 10	43 09	31 38	26 09	93 70	59 67	43 13	10 08	10 34	10 67	[illegible]
28	18 57	43 88	31 97	26 60	93 78	59 77	43 23	10 18	10 47	10 83	[illegible]
29	19 07	44 68	32 57	27 11	93 86	59 86	43 35	10 29	10 59	10 99	[illegible]
30	19 60	45 53	33 20	27 64	93 95	59 96	43 48	10 40	10 74	11 18	[illegible]
31	20 16	46 42	33 86	28 21	94 04	60 08	43 62	10 53	10 90	11 38	[illegible]
32	20 74	47 33	34 54	28 79	94 15	60 19	43 77	10 66	11 08	11 60	[illegible]
33	21 36	48 28	35 25	29 40	94 25	60 33	43 93	10 81	11 37	11 85	[illegible]
34	22 00	49 26	35 99	30 04	94 38	60 48	44 12	10 98	11 48	12 13	[illegible]
35	22 70	50 28	36 75	30 71	94 50	60 64	44 32	11 16	11 70	12 44	[illegible]
36	23 43	51 34	37 55	31 41	94 65	60 81	44 54	11 36	11 97	12 80	[illegible]
37	24 19	52 45	38 39	32 13	94 80	61 01	44 79	11 59	12 25	13 19	[illegible]
38	25 01	53 59	39 27	32 90	94 97	61 22	45 07	11 83	12 58	13 64	[illegible]
39	25 88	54 76	40 16	33 70	95 15	61 46	45 36	12 09	12 93	14 14	[illegible]
40	26 79	55 79	41 12	34 55	95 36	61 72	45 71	12 39	13 34	14 70	[illegible]
41	27 77	57 27	42 10	35 42	95 57	62 01	46 07	12 71	13 79	15 33	[illegible]
42	28 80	58 60	43 15	36 37	95 83	62 34	46 51	13 09	14 32	16 04	[illegible]
43	29 90	59 99	44 23	37 36	96 11	62 70	46 97	13 50	14 90	16 83	[illegible]
44	31 06	61 44	45 37	38 41	96 42	63 11	47 50	13 98	15 57	17 72	[illegible]
45	32 32	62 93	46 56	39 50	96 76	63 56	48 08	14 53	16 32	18 74	[illegible]
46	33 64	64 51	47 83	40 68	97 17	64 08	48 73	15 15	17 17	19 82	[illegible]
47	35 06	66 12	49 14	41 91	97 60	64 65	49 45	15 85	18 13	21 05	[illegible]
48	36 56	67 83	50 54	43 23	98 09	65 28	50 26	16 66	19 19	22 43	[illegible]
49	38 17	69 61	52 01	44 64	98 64	65 99	51 16	17 58	20 39	23 94	[illegible]
50	39 89	71 47	53 56	46 13	99 26	66 79	52 16	18 30	21 71	25 62	[illegible]
51	41 71	73 39	55 19	47 71	99 94	67 66	53 27	19 74	23 19	27 47	[illegible]
52	43 65	75 40	56 92	49 41	100 69	68 62	54 48	21 01	24 83	29 50	[illegible]
53	45 73	77 53	58 74	51 21	101 53	69 71	55 83	22 43	26 63	31 74	[illegible]
54	47 95	79 71	60 66	53 13	102 45	70 89	57 31	24 00	28 63	34 19	[illegible]
55	50 31	82 01	62 70	55 20	103 48	72 20	58 95	25 75	30 84	36 90	[illegible]
56	52 83	84 40	64 87	57 41	104 60	73 66	.....	27 69	33 28	39 83	[illegible]
57	55 53	86 93	67 18	59 79	105 65	75 27	.....	29 83	35 95	43 03	[illegible]
58	58 40	89 56	69 64	62 33	107 24	77 05	.....	32 13	39 00	46 52	[illegible]
59	61 49	92 35	72 26	65 07	108 77	79 01	.....	34 80	42 15	50 29	[illegible]
60	64 79	95 28	75 06	68 02	110 46	81 18	.....	37 70	45 71	54 40	[illegible]

Paid up, Extended Insurance, Cash and Loan Values same as un
Participating Policies.

Largest Amount of Insurance it will write on a Single Life, $50,000.

Premiums for each $1,000 Insurance (Participating).

Adopted January 1, 1908.

Age at last birthday.	LIFE. Continuous An. Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	10-Payment 20-Year Endowment.	CONVERT'BL TERM, Non-Renewable Adpt'd Sept. 1912 5 Years	10 Years
21	19 16	47 26	35 12	29 22	25 67	23 42	325 57	103 01	65 84	47 73	37 24	30 59	77 31	$11 09	$11 28
22	19 56	47 98	35 66	29 66	26 08	23 79	331 62	103 10	65 94	47 83	37 36	30 72	77 42	11 18	11 38
23	19 98	48 72	36 21	30 13	26 51	24 19	338 17	103 19	66 04	47 94	37 48	30 86	77 54	11 26	11 50
24	20 42	49 48	36 80	30 64	26 96	24 61	344 95	103 29	66 15	48 06	37 61	31 02	77 67	11 37	11 61
25	20 88	50 27	37 41	31 14	27 41	25 05	351 95	103 39	66 26	48 18	37 75	31 19	77 81	11 48	11 75
26	21 36	51 09	38 02	31 67	27 89	25 50	359 23	103 49	66 38	48 31	37 91	31 37	77 95	11 60	11 88
27	21 87	51 95	38 68	32 24	28 39	25 98	366 75	103 60	66 50	48 45	38 08	31 57	78 10	11 72	12 02
28	22 41	52 83	39 34	32 81	28 92	26 47	374 53	103 73	66 63	48 61	38 26	31 79	78 26	11 85	12 19
29	22 98	53 72	40 02	33 39	29 45	26 98	382 60	103 86	66 78	48 78	38 46	32 03	78 43	12 00	12 35
30	23 58	54 66	40 74	34 01	30 02	27 52	390 95	103 99	66 94	48 96	38 67	32 29	78 61	12 15	12 54
31	24 21	55 62	41 49	34 65	30 62	28 10	399 58	104 13	67 11	49 16	38 90	32 57	78 80	12 31	12 75
32	24 88	56 63	42 26	35 32	31 23	28 70	408 52	104 29	67 29	49 37	39 15	32 88	79 01	12 49	12 97
33	25 59	57 66	43 05	36 01	31 87	29 32	417 77	104 46	67 48	49 60	39 43	33 22	79 25	12 68	13 21
34	26 34	58 73	43 89	36 73	32 55	29 97	427 35	104 64	67 69	49 85	39 73	33 59	79 51	12 89	13 48
35	27 13	59 85	44 74	37 49	33 24	30 67	437 25	104 84	67 92	50 12	40 06	34 00	79 80	13 13	13 76
36	27 96	61 00	45 64	38 28	33 99	31 40	447 49	105 05	68 17	50 42	40 43	34 46	80 13	13 38	14 09
37	28 85	62 19	46 57	39 11	34 77	32 17	458 10	105 28	68 44	50 75	40 84	34 96	80 49	13 66	14 44
38	29 79	63 43	47 53	39 98	35 60	33 00	469 04	105 53	68 73	51 11	41 29	35 51	80 87	13 96	14 85
39	30 78	64 71	48 55	40 87	36 47	33 87	480 35	105 80	69 05	51 51	41 79	36 12	81 27	14 29	15 28
40	31 83	66 03	49 59	41 83	37 39	34 79	492 04	106 09	69 41	51 95	42 34	36 79	81 70	14 67	15 79
41	32 95	67 40	50 69	42 83	38 36	.....	504 52	106 41	69 81	52 44	42 95	....	82 17	15 07	16 35
42	34 14	68 83	51 84	43 87	39 38	.....	517 85	106 77	70 26	52 99	43 62	.....	82 69	15 54	16 99
43	35 40	70 32	53 04	44 99	40 47	.....	531 59	107 17	70 75	53 59	44 36	.....	83 28	16 05	17 71
44	36 74	71 86	54 30	46 17	41 63	.....	545 81	107 61	71 29	54 25	45 17	.....	83 95	16 64	18 53
45	38 17	73 46	55 62	47 40	42 86	.....	560 88	108 09	71 89	54 98	46 06	.....	84 71	17 31	19 44
46	39 69	75 13	57 01	48 72	.....	.....	575 98	108 62	72 55	55 79	.....	.....	85 55	18 08	20 49
47	41 31	76 89	58 48	50 12	.....	.....	591 51	109 21	73 28	56 70	.....	.....	86 46	18 94	21 66
48	43 04	78 71	60 02	51 60	.....	.....	607 48	109 86	74 09	57 70	.....	.....	87 45	19 94	22 96
49	44 89	80 61	61 65	53 18	.....	.....	623 89	110 58	74 99	58 81	.....	.....	88 54	21 06	24 43
50	46 87	82 59	63 36	54 85	.....	.....	640 69	111 39	75 98	60 03	.....	.....	89 75	22 32	26 06
51	48 99	84 64	65 15	56 64	.....	.....	657 90	112 28	77 07	61 38	.....	.....	91 08	23 69	27 83
52	51 25	86 79	67 05	58 54	.....	.....	675 49	113 23	78 28	62 86	.....	.....	92 53	25 22	29 79
53	53 68	89 04	69 07	60 57	.....	.....	693 41	114 32	79 62	64 49	.....	.....	94 11	26 91	31 95
54	56 26	91 41	71 22	62 76	.....	.....	711 72	115 50	81 10	66 28	.....	.....	95 84	28 80	34 35
55	59 01	93 85	73 47	65 09	.....	.....	730 33	116 81	82 73	68 25	.....	.....	97 73	30 90	37 01
56	61 94	96 44	75 88	67 59	.....	.....	749 27	118 25	84 52	.....	.....	.....	99 79	33 23	.....
57	65 07	99 16	78 45	70 28	.....	.....	768 46	119 82	86 49	.....	.....	.....	102 03	35 79	.....
58	68 42	101 99	81 18	73 15	.....	.....	787 93	121 56	88 65	.....	.....	.....	104 45	38 63	.....
59	72 01	105 00	84 11	76 26	.....	.....	807 63	123 46	91 02	.....	.....	.....	107 07	41 76	.....
60	75 86	108 17	87 25	79 60	.....	.....	827 52	125 56	93 63	.....	.....	.....	109 92	45 23	.....

For semi-annual rates add 3 per cent and divide by 2.
For quarterly rates add 3 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, * "Indefinite." Premiu for each $1,000 Insurance (Participating). Adopted January 1, 1905.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	ENDOWMENT. 15 Years.	ENDOWMENT. 20 Years.	ENDOWMENT. 25 Years.	ENDOWMENT. 30 Years.	Endowme Ten Annual Premium 15 Years.	Endowme Ten Annual Premium 20 Years.
21	$19 58	$48 47	$35 92	$29 78	$105 66	$68 29	$49 97	$39 30	$32 48	$92 95	$82
22	20 00	49 21	36 47	30 24	105 75	68 37	50 08	39 42	32 61	93 05	82
23	20 46	49 97	37 06	30 73	105 84	68 48	50 19	39 55	32 76	93 15	82
24	20 93	50 76	37 65	31 25	105 95	68 59	50 31	39 68	32 91	93 26	82
25	21 43	51 57	38 27	31 76	106 04	68 70	50 44	39 82	33 08	93 37	82
26	21 96	52 42	38 91	32 31	106 16	68 82	50 58	39 99	33 28	93 50	83
27	22 50	53 28	39 57	32 87	106 27	68 94	50 71	40 14	33 46	93 61	83
28	23 08	54 19	40 25	33 46	106 39	69 09	50 87	40 33	33 68	93 75	83
29	23 69	55 11	40 97	34 06	106 52	69 23	51 03	40 52	33 92	93 89	83
30	24 31	56 07	41 70	34 70	106 66	69 39	51 22	40 74	34 18	94 05	83
31	24 99	57 06	42 47	35 35	106 81	69 55	51 41	40 96	34 46	94 21	83
32	25 70	58 10	43 25	36 03	106 97	69 73	51 62	41 23	34 77	94 40	84
33	26 43	59 17	44 08	36 74	107 14	69 93	51 85	41 50	35 12	94 58	84
34	27 21	60 27	44 94	37 48	107 32	70 15	52 10	41 80	35 50	94 80	84
35	28 04	61 42	45 82	38 26	107 51	70 37	52 38	42 13	35 90	95 01	84
36	28 91	62 60	46 74	39 06	107 73	70 62	52 67	42 51	36 36	95 25	85
37	29 83	63 81	47 69	39 91	107 96	70 89	52 99	42 91	36 86	95 51	85
38	30 80	65 09	48 68	40 80	108 20	71 18	53 36	43 36	37 41	95 80	85
39	31 83	66 41	49 73	41 72	108 47	71 51	53 75	43 85	38 01	96 11	86
40	32 92	67 77	50 82	42 70	108 78	71 87	54 20	44 40	38 69	96 46	86
41	34 07	69 18	51 95	43 72	109 09	72 25	54 69	44 99	39 41	96 84	87
42	35 30	70 66	53 14	44 79	109 44	72 70	55 22	45 66	40 23	97 24	87
43	36 60	72 18	54 37	45 93	109 83	73 17	55 81	46 39	41 11	97 71	88
44	37 98	73 67	55 67	47 14	110 26	73 70	56 47	47 19	42 09	98 20	88
45	39 46	75 43	57 05	48 41	110 74	74 30	57 21	48 10	43 18	98 78	89
46	41 02	77 15	58 47	49 76	111 27	74 96	58 00	49 08	.....	99 40	90
47	42 68	78 95	59 99	51 19	111 86	75 69	58 90	50 18	.....	100 10	91
48	44 46	80 83	61 58	52 71	112 51	76 49	59 90	51 37	.....	100 86	92
49	46 35	82 78	63 25	54 32	113 23	77 37	60 99	52 70	.....	101 71	93
50	48 36	84 82	65 02	56 04	114 03	78 37	62 20	54 16	.....	102 65	94
51	50 50	86 95	66 88	57 88	114 92	79 46	63 53	.....	.....	103 69	95
52	52 77	89 17	68 85	59 83	115 87	80 66	65 00	.....	.....	104 82	97
53	55 21	91 49	70 94	61 91	116 94	81 97	66 61	.....	.....	106 06	98
54	57 80	93 92	73 14	64 14	118 11	83 42	68 39	.....	.....	107 43	100
55	60 57	96 46	75 50	66 54	119 41	85 04	70 35	.....	.....	108 94	102
56	63 52	99 11	77 98	69 09	120 83	86 80	.....	.....	.....	110 59	.....
57	66 67	101 91	80 63	71 84	122 38	88 74	.....	.....	.....	112 41	.....
58	70 04	104 85	83 46	74 79	124 11	90 88	.....	.....	.....	114 40	.....
59	73 64	107 96	86 50	77 98	126 00	93 25	.....	.....	.....	116 59	.....
60	77 50	111 23	89 74	81 41	128 09	95 85	.....	.....	.....	118 99	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.
* All in excess of $15,000 reinsured.

gest Amount of Insurance it will write on a Single Life, * "Indefinite." Premiums for each $1,000 Insurance (Nonparticipating).

Adopted January 1, 1906. LIFE.				Adopted March, 1906. ENDOWMENT. Continuous Annual Premiums.		
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
[1]15 84	$38 48	$28 58	$23 66	$92 07	$58 75	$42 11
16 19	39 11	29 05	24 06	92 14	58 81	42 17
16 57	39 76	29 54	24 47	92 21	58 89	42 25
16 95	40 44	30 05	24 89	92 29	58 96	42 34
17 35	41 14	30 58	25 34	92 37	59 04	42 43
17 79	41 87	31 12	25 80	92 45	59 12	42 53
18 23	42 63	31 70	26 28	92 54	59 21	42 62
18 70	43 41	32 28	26 78	92 63	59 30	42 73
19 19	44 22	32 90	27 30	92 73	59 40	42 84
19 72	45 06	33 53	27 85	92 83	59 50	42 97
20 27	45 93	34 20	28 42	92 94	59 62	43 11
20 85	46 83	34 88	29 01	93 06	59 74	43 26
21 46	47 77	35 59	29 62	93 19	59 87	43 42
22 11	48 74	36 34	30 26	93 32	60 02	43 60
22 79	49 74	37 11	30 92	93 46	60 17	43 80
23 52	50 78	37 91	31 63	93 62	60 34	44 02
24 29	51 86	38 74	32 36	93 79	60 54	44 26
25 11	52 98	39 61	33 13	93 97	60 74	44 53
25 98	54 14	40 52	33 94	94 16	60 97	44 83
26 90	55 35	41 47	34 78	94 38	61 22	45 17
27 87	56 60	42 45	35 67	94 60	61 49	45 53
28 91	57 89	43 49	36 62	94 86	61 80	45 94
30 02	59 24	44 57	37 62	95 14	62 14	46 39
31 20	60 64	45 70	38 67	95 45	62 53	46 91
32 45	62 10	46 88	39 78	95 81	62 96	47 47
33 77	63 61	48 16	40 96	96 18	63 43	48 11
35 16	65 18	49 46	42 21	96 62	63 97	48 82
36 64	66 82	50 85	43 53	97 09	64 56	49 60
38 22	68 52	52 30	44 94	97 61	65 21	50 46
39 91	70 28	53 86	46 44	98 19	65 98	51 43
41 72	72 12	55 50	48 04	98 84	66 74	52 51
43 65	74 02	57 22	49 74	99 54	67 63	53 68
45 71	76 09	59 04	51 55	100 31	68 61	54 98
47 92	78 06	60 96	53 48	101 17	69 70	56 41
50 28	80 21	62 99	55 54	102 12	70 91	58 01
52 80	82 45	65 09	57 75	103 16	72 34	59 76
55 49	84 78	67 34	60 13	104 31	73 91	61 67
58 38	87 23	69 73	62 60	105 58	75 65	63 80
61 45	89 79	72 27	65 44	106 99	77 55	66 13
64 74	92 43	75 00	68 33	108 53	79 64	68 67

[1]All in excess of $15,000 reinsured.

Largest Amount of Insurance it will write on a Single Life, $100,(
Premiums for Each $1,000 Insurance (Participating).

Adopted January 1, 1910.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	
21	$18 40	$46 80	$34 19	$28 25	$101 53	$65 43	$47 75	$37 45	$30 86	$26 41	$23 34	$21 24	$
22	18 80	47 00	34 71	28 69	101 60	65 51	47 84	37 55	30 97	26 55	23 52	21 46	
23	19 23	47 23	35 26	29 15	101 68	65 60	47 94	37 66	31 10	26 71	23 71	21 70	
24	19 67	48 47	35 82	29 63	101 76	65 69	48 04	37 78	31 24	26 88	23 92	21 96	
25	20 14	49 24	36 40	30 12	101 85	65 79	48 15	37 90	31 39	27 06	24 15	22 25	
26	20 63	50 04	37 00	30 63	101 94	65 89	48 26	38 04	31 56	27 26	24 40	22 56	
27	21 15	50 87	37 63	31 16	102 04	66 00	48 39	38 19	31 73	27 49	24 68	22 90	
28	21 69	51 72	38 27	31 71	102 14	66 11	48 52	38 35	31 93	27 73	24 98	23 27	
29	22 26	52 61	38 94	32 28	102 25	66 24	48 67	38 52	32 14	28 00	25 32	23 68	
30	22 85	53 52	39 64	32 87	102 37	66 37	48 83	38 71	32 38	28 29	25 68	24 12	
31	23 48	54 46	40 36	33 49	102 49	66 52	49 00	38 92	32 63	28 61	26 08	24 60	..
32	24 14	55 44	41 10	34 13	102 63	66 68	49 18	39 14	32 92	28 96	26 51	25 12	..
33	24 84	56 45	41 88	34 80	102 77	66 85	49 38	39 39	33 23	29 35	26 99	25 68	..
34	25 58	57 50	42 68	35 49	102 93	67 03	49 60	39 67	33 57	29 78	27 51	26 29	..
35	26 35	58 58	43 51	36 22	103 10	67 23	49 85	39 97	33 95	30 24	28 08	26 96	..
36	27 17	59 70	44 38	36 98	103 28	67 45	50 11	40 30	34 36	30 76	28 76	.....	
37	28 04	60 86	45 28	37 77	103 48	67 68	50 41	40 67	34 82	31 33	29 38	.....	
38	28 95	62 06	46 22	38 60	103 69	67 94	50 73	41 07	35 33	31 95	30 12	.....	
39	29 92	63 30	47 20	39 47	103 93	68 23	51 09	41 52	35 89	32 63	30 92	.....	
40	30 94	64 59	48 22	40 38	104 18	68 55	51 48	42 02	36 50	33 38	31 79	.....	
41	32 03	65 93	49 28	41 34	104 46	68 90	51 92	42 57	37 18	34 20	.....	.....	
42	33 13	67 31	50 39	42 35	104 77	69 28	52 41	43 17	37 93	35 10	.....	.....	
43	34 40	68 76	51 56	43 41	105 11	69 71	52 95	43 85	38 76	36 08	.....	.....	
44	35 70	70 25	52 78	44 54	105 49	70 19	53 56	44 59	39 67	37 15	.....	.....	
45	37 08	71 81	54 06	45 73	105 92	70 73	54 22	45 42	40 67	38 32	.....	.....	..
46	38 55	73 44	55 40	46 99	106 39	71 32	54 96	46 33	41 78	.....	.....	.....	..
47	40 12	75 13	56 82	48 33	106 91	71 98	55 78	47 34	42 99	.....	.....	.....	..
48	41 78	76 90	58 31	49 75	107 50	72 71	56 69	48 46	44 31	.....	.....	.....	..
49	43 56	78 74	59 88	51 26	108 15	73 53	57 70	49 69	45 76	.....	.....	.....	..
50	45 45	80 66	61 54	52 87	108 87	74 43	58 81	51 05	47 35	.....	.....	.....	..
51	47 46	82 66	63 28	54 58	109 66	75 42	60 04	52 54	.....	.....	.....	.....	..
52	49 60	84 74	65 13	56 41	110 53	76 52	61 40	54 17	.....	.....	.....	.....	..
53	51 89	86 92	67 07	58 36	111 50	77 73	62 90	55 96	.....	.....	.....	.....	..
54	54 33	89 20	69 14	60 45	112 57	79 07	64 55	57 92	.....	.....	.....	.....	..
55	56 93	91 58	71 33	62 68	113 74	80 55	66 36	60 06	.....	.....	.....	.....	..
56	59 70	94 07	73 66	65 08	115 03	82 17	68 36	.....	.....	.....	.....	.....	..
57	62 66	96 69	76 15	67 65	116 46	83 97	70 55	.....	.....	.....	.....	.....	..
58	65 88	99 44	78 79	70 42	118 03	85 96	72 96	.....	.....	.....	.....	.....	..
59	69 21	102 34	81 62	73 39	119 77	88 15	75 59	.....	.....	.....	.....	.....	..
60	72 83	105 40	84 65	76 60	121 68	90 56	78 48	.....	.....	.....	.....	.....	..

For semi-annual rates add 2 per cent and divide by 2.
For quarterly rates add 4 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000.

Premiums for each $1,000 Insurance (Participating).

Adopted Jan. 1, 1908.

	LIFE.					ENDOWMENT. Continuous Annual Premiums.						TERM. Convertible.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	5 Years.	10 Years.	15 Years.	20 Years.
18	40	$46 30	$34 19	$28 25	$376 43	101 53	65 43	47 75	37 45	30 86	26 41	11 09	11 25	11 43	11 67
19	80	47 00	34 71	28 69	381 60	101 60	65 51	47 84	37 55	30 97	26 55	11 20	11 36	11 57	11 82
20	28	47 73	35 26	29 15	386 92	101 68	65 60	47 94	37 66	31 10	26 71	11 31	11 50	11 71	11 99
21	67	48 47	35 82	29 63	392 43	101 76	65 69	48 04	37 78	31 24	26 88	11 43	11 63	11 87	12 18
22	14	49 24	36 40	30 12	398 10	101 85	65 79	48 15	37 90	31 39	27 06	11 57	11 78	12 04	12 38
23	62	50 04	37 00	30 63	403 96	101 94	65 89	48 26	38 04	31 56	27 26	11 71	11 93	12 22	12 59
24	15	50 87	37 63	31 16	409 99	102 04	66 00	48 39	38 19	31 73	27 49	11 85	12 09	12 40	12 82
25	69	51 72	38 27	31 71	416 22	102 14	66 11	48 52	38 35	31 93	27 73	12 01	12 27	12 62	13 07
26	26	52 61	38 94	32 28	422 62	102 25	66 24	48 67	38 52	32 14	28 00	12 18	12 47	12 85	13 34
27	85	53 52	39 64	32 87	429 24	102 37	66 37	48 83	38 71	32 38	28 29	12 36	12 68	13 09	13 64
28	48	54 46	40 36	33 49	436 05	102 49	66 52	49 00	38 92	32 63	28 61	12 55	12 90	13 35	13 99
29	14	55 44	41 10	34 13	443 06	102 63	66 68	49 18	39 14	32 92	28 96	12 75	13 14	13 64	14 35
30	84	56 45	41 88	34 80	450 30	102 77	66 85	49 38	39 39	33 23	29 35	12 97	13 40	13 96	14 76
31	58	57 50	42 68	35 49	457 75	102 93	67 03	49 60	39 67	33 57	29 78	13 22	13 68	14 30	15 20
32	35	58 58	43 51	36 22	465 42	103 10	67 23	49 85	39 97	33 95	30 24	13 48	13 99	14 70	15 71
33	17	59 70	44 38	36 98	473 32	103 28	67 45	50 11	40 30	34 36	30 76	13 76	14 34	15 12	16 26
34	04	60 86	45 28	37 77	481 44	103 48	67 68	50 41	40 67	34 82	31 33	14 07	14 70	15 59	16 87
35	95	62 06	46 22	38 60	489 80	103 69	67 94	50 73	41 07	35 33	31 95	14 41	15 11	16 12	17 55
36	92	63 30	47 20	39 47	498 38	103 93	68 23	51 09	41 52	35 89	32 63	14 77	15 56	16 70	18 29
37	94	64 59	48 22	40 38	507 20	104 18	68 55	51 48	42 02	36 50	33 38	15 17	16 05	17 35	19 12
38	03	65 93	49 28	41 34	516 27	104 46	68 90	51 92	42 57	37 18	.....	15 60	16 61	18 07	20 04
39	18	67 31	50 39	42 35	525 57	104 77	69 28	52 41	43 17	37 93	.....	16 08	17 23	18 87	21 04
40	40	68 76	51 56	43 41	535 12	105 11	69 71	52 95	43 85	38 76	.....	16 62	17 93	19 76	22 15
41	70	70 25	52 78	44 54	544 91	105 49	70 19	53 55	44 59	39 67	.....	17 21	18 71	20 74	23 37
42	08	71 81	54 06	45 73	554 92	105 92	70 73	54 22	45 42	40 67	.....	17 88	19 56	21 84	24 73
43	55	73 44	55 40	46 99	565 20	106 39	71 32	54 96	46 33	.....	.....	18 63	20 53	23 05	.....
44	12	75 13	56 82	48 33	575 70	106 91	71 98	55 78	47 34	.....	.....	19 48	21 60	24 39	.....
45	78	76 90	58 31	49 75	586 41	107 50	72 71	56 69	48 46	.....	.....	20 42	22 79	25 86	.....
46	56	78 74	59 88	51 26	597 33	108 15	73 53	57 70	49 69	.....	.....	21 49	24 12	27 47	49 .....
47	45	80 66	61 54	52 87	608 45	108 87	74 43	58 81	51 05	.....	.....	22 66	25 58	29 28	.....
48	46	82 66	63 28	54 58	619 72	109 66	75 42	60 04	.....	.....	.....	23 96	27 19	.....	.....
49	60	84 74	65 13	56 41	631 16	110 53	76 52	61 40	.....	.....	.....	25 39	28 96	.....	.....
50	89	86 92	67 07	58 36	642 74	111 50	77 73	62 90	.....	.....	.....	26 97	30 92	.....	.....
51	33	89 20	69 14	60 45	654 44	112 57	79 07	64 55	.....	.....	.....	28 73	33 06	.....	.....
52	93	91 58	71 33	62 68	666 26	113 74	80 55	66 36	.....	.....	.....	30 65	35 42	.....	.....
53	79	94 07	73 66	65 08	678 15	115 03	82 17	.....	.....	.....	.....	32 77	.....	.....	.....
54	66	96 69	76 15	67 65	690 13	116 46	83 97	.....	.....	.....	.....	35 11	.....	.....	.....
55	83	99 44	78 79	70 42	702 15	118 03	85 96	.....	.....	.....	.....	37 68	.....	.....	.....
56	21	102 34	81 62	73 39	714 22	119 77	88 15	.....	.....	.....	.....	40 51	.....	.....	.....
57	83	105 40	84 65	76 60	726 28	121 68	90 56	.....	.....	.....	.....	43 61	.....	.....	.....

For semi-annual rates add 2 per cent and divide by 2.
For quarterly rates add 4 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,
Nonparticipating Premiums for each $1,000 Insurance * increasing annually as per table in policy. Adopted Jan. 1, 1908.

GUARANTEED ANNUAL ADDITION POLICY.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	Endowment—Continuous Annual Premiums. 10 Years.	Endowment—Continuous Annual Premiums. 15 Years.	Endowment—Continuous Annual Premiums. 20 Years.	10 Year Term.
21	$20 10	$ 46 19	$34 54	$29 51	$106 19	$67 90	$49 49	$ 9 [illegible]
22	20 52	46 88	35 09	29 98	106 27	67 98	49 58	9 [illegible]
23	20 94	47 67	35 68	30 46	106 36	68 07	49 67	9 [illegible]
24	21 38	48 47	36 28	30 96	106 45	68 16	49 77	10 [illegible]
25	21 85	49 32	36 90	31 49	106 55	68 25	49 88	10 [illegible]
26	22 35	50 18	37 54	32 03	106 64	68 35	49 98	10 [illegible]
27	22 87	51 07	38 22	32 59	106 75	68 44	50 09	10 [illegible]
28	23 42	51 99	38 89	33 16	106 86	68 55	50 21	10 [illegible]
29	23 99	52 97	39 63	33 78	106 98	68 68	50 34	10 [illegible]
30	24 60	53 95	40 37	34 40	107 10	68 80	50 49	10 [illegible]
31	25 24	54 99	41 14	35 06	107 23	68 94	50 64	10 [illegible]
32	25 92	56 07	41 96	35 75	107 38	69 09	50 82	11 [illegible]
33	26 63	57 18	42 79	36 46	107 53	69 25	51 00	11 [illegible]
34	27 39	58 33	43 67	37 21	107 69	69 43	51 21	11 [illegible]
35	28 19	59 53	44 57	37 99	107 87	69 61	51 44	11 [illegible]
36	29 03	60 77	45 50	38 80	108 05	69 81	51 69	11 [illegible]
37	29 93	62 07	46 50	39 66	108 26	70 04	51 96	12 [illegible]
38	30 88	63 39	47 52	40 55	108 47	70 28	52 26	12 [illegible]
39	31 88	64 78	48 59	41 49	108 71	70 56	52 60	12 [illegible]
40	32.95	66 22	49 70	42 48	108 96	70 87	52 98	13 [illegible]
41	34 08	67 70	50 85	43 50	109 24	71 18	53 40	13 [illegible]
42	35 29	69 25	52 07	44 59	109 54	71 55	53 87	14 [illegible]
43	36 58	70 87	53 35	45 74	109 87	71 97	54 39	14 [illegible]
44	37 94	72 55	54 69	46 95	110 24	72 43	54 98	15 [illegible]
45	39 39	74 28	56 09	48 24	110 66	72 96	55 62	16 [illegible]
46	40 99	76 12	57 55	49 59	111 13	73 51	56 34	17 [illegible]
47	42 59	78 00	59 10	51 04	111 66	74 17	57 15	18 [illegible]
48	44 35	79 98	60 73	52 56	112 21	74 88	58 05	19 [illegible]
49	46 24	82 02	62 43	54 18	112 84	75 66	59 03	20 [illegible]
50	48 24	84 14	64 23	55 90	113 54	76 52	60 14	21 [illegible]
51	50 37	86 37	66 12	57 74	114 31	77 49	61 35	23 [illegible]
52	52 64	88 68	68 12	59 69	115 15	78 56	62 70	24 [illegible]
53	55 08	91 08	70 20	61 76	116 08	79 74	64 18	26 [illegible]
54	57 67	93 58	72 43	63 99	117 10	81 03	65 81	28 [illegible]
55	60 43	96 20	74 79	66 38	118 25	82 48	67 64	30 [illegible]
56	63 39	98 93	77 28	68 93	119 50	84 09	70 96	33 [illegible]
57	66 54	101 79	79 94	71 66	120 88	85 86	73 24	35 [illegible]
58	69 93	104 80	82 78	74 61	122 41	87 82	75 76	39 [illegible]
59	73 54	107 94	85 80	77 78	124 09	89 98	78 53	42 [illegible]
60	77 40	111 27	89 03	81 18	125 94	92 37	81 55	45 [illegible]

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

gest Amount of Insurance it will write on a Single Life, $25,000. Premiums for Each $1,000 Insurance. Adopted September 20, 1912

Participating									Nonparticipating	
Annual Dividend							5 Year Distribution			
LIFE				ENDOWMENT Continuous Annual Premiums						
Contin'ous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	15 Years	20 Years	20 Premiums Life Guaranteed Accumulation	20 Premiums Life Income Indemnity	Continuous Annual Premiums, Written in Amounts of $5,000 or over	10 Year Renewable Term
17 21	$44 32	$31 94	$26 20	$68 07	$48 25	$29 39	$27 85	$68 10	$10 48
17 60	45 05	32 46	26 63	68 15	48 34	29 84	28 28	69 55	10 56
18 01	45 80	33 01	27 09	68 23	48 43	30 31	28 73	71 10	10 64
18 44	46 57	33 58	27 57	68 31	48 53	30 80	29 22	72 80	10 73
18 88	47 38	34 18	28 07	68 40	48 63	31 31	29 73	74 50	10 83
19 35	48 22	34 79	28 59	68 50	48 75	31 83	30 25	76 25	10 93
19 85	49 09	35 43	29 12	68 61	48 86	32 37	30 79	78 20	11 04
20 37	50 00	36 09	29 68	68 72	48 99	32 94	31 36	80 20	11 17
20 91	50 92	36 78	30 25	68 84	49 14	33 52	31 95	82 25	11 30
21 49	51 90	37 50	30 85	68 97	49 29	34 13	32 57	84 50	11 44
22 10	52 90	38 24	31 48	69 11	49 45	34 76	33 20	86 80	11 60
22 74	53 94	39 02	32 14	69 26	49 62	35 42	33 88	89 30	11 77
23 42	55 02	39 82	32 82	69 41	49 82	36 11	34 57	91 85	11 96
24 12	56 15	40 65	33 54	69 60	50 03	36 82	35 30	94 60	12 16
24 89	57 32	41 53	34 29	69 79	50 27	37 56	36 06	97 45	12 39
25 68	58 53	42 44	35 07	70 00	50 53	38 34	36 87	100 55	12 63
26 52	59 78	43 38	35 88	70 23	50 80	39 15	37 70	103 80	12 92
27 43	61 12	44 41	36 80	70 48	51 12	40 00	38 56	107 15	13 23
28 38	62 44	45 40	37 64	70 75	51 46	40 89	39 48	110 80	13 58
29 38	63 85	46 48	38 59	71 06	51 84	41 81	40 44	114 65	13 96
30 45	65 32	47 60	39 59	71 40	52 26	42 79	41 46	118 70	14 40
31 58	66 84	48 77	40 62	71 77	52 73	43 82	42 52	123 00	14 89
32 79	68 41	50 00	41 72	72 17	53 25	44 90	43 65	127 55	15 46
34 07	70 05	51 29	42 88	72 64	53 83	46 04	44 84	132 45	16 09
35 44	71 76	52 64	44 11	73 14	54 46	47 25	46 09	137 65	16 81
36 89	73 55	54 05	45 41	73 71	55 18	48 52	47 42	143 15	17 62
38 42	75 40	55 55	46 78	74 34	55 97	49 87	48 82	149 05	18 53
40 08	77 34	57 13	48 25	75 06	56 85	51 31	50 30	155 30	19 57
41 85	79 36	58 78	49 80	75 83	57 82	52 83	51 88	161 95	20 72
43 74	81 45	60 50	51 44	76 71	58 90	54 45	53 51	169 10	22 01
45 74	83 63	62 73	53 19	77 67	60 09	56 17	55 24	176 70	23 45
47 66	85 93	64 26	55 06	78 72	61 40	58 01	57 07	184 80	25 04
50 14	88 28	66 29	57 04	79 90	62 86	59 97	59 02	193 35	26 81
52 58	90 76	68 44	59 16	81 20	64 46	62 02	61 08	202 55	28 75
55 16	93 36	70 72	61 42	82 60	66 21	64 29	63 25	212 40	30 91
57 93	96 03	73 11	63 84	84 17	68 15	66 69	65 59	222 85	33 31
60 88	.....	.....	66 48	85 91	.....	69 26	68 08	.....	35 94
64 04	.....	.....	69 21	87 82	.....	72 01	70 75	.....	38 82
67 43	.....	.....	73 20	89 93	.....	75 16	73 62	.....	42 01
71 04	.....	.....	75 41	92 27	.....	78 17	76 71	.....	45 52
74 90	.....	.....	78 86	94 83	.....	81 60	80 04	.....	49 37

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $50,(
Premiums for Each $1,000 Insurance (Participating).
Adopted January 1, 1908.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	*CONVERTI TERM. NON-RENEWAB 5 Years.	10 Years.
20	$17 52	$42 42	$31 53	$26 21	$23 14	104 91	66 68	48 03	37 23	30 36	25 77	22 61	10 52	10 66
21	17 90	43 10	32 04	26 65	23 53	104 97	66 74	48 11	37 32	30 48	25 89	22 77	10 61	10 76
22	18 30	43 80	32 57	27 09	23 92	105 04	66 82	48 20	37 42	30 59	26 04	22 96	10 70	10 86
23	18 73	44 53	33 12	27 55	24 34	105 11	66 90	48 29	37 53	30 71	26 20	23 15	10 79	10 96
24	19 18	45 29	33 69	28 04	24 78	105 18	66 98	48 38	37 63	30 85	26 36	23 36	10 89	11 10
25	19 63	46 07	34 28	28 55	25 23	105 25	67 07	48 48	37 76	30 98	26 54	23 59	11 01	11 23
26	20 12	46 88	34 90	29 07	25 70	105 34	67 16	48 59	37 88	31 16	26 75	23 84	11 13	11 36
27	20 64	47 73	35 54	29 61	26 20	105 42	67 26	48 71	38 03	31 34	26 97	24 12	11 26	11 51
28	21 18	48 60	36 20	30 18	26 71	105 53	67 37	48 84	38 19	31 53	27 21	24 43	11 40	11 67
29	21 75	49 51	36 89	30 76	27 25	105 63	67 49	48 98	38 36	31 75	27 48	24 76	11 55	11 84
30	22 35	50 45	37 61	31 37	27 81	105 74	67 62	49 13	38 54	31 97	27 77	25 13	11 71	12 03
31	22 98	51 42	38 36	32 02	28 40	105 84	67 76	49 30	38 75	32 24	28 10	25 54	11 87	12 23
32	23 65	52 45	39 13	32 68	29 01	105 96	67 90	49 48	38 97	32 51	28 46	25 96	12 05	12 45
33	24 35	53 50	39 93	33 37	29 65	106 11	68 06	49 67	39 22	32 83	28 85	26 46	12 25	12 69
34	25 09	54 59	40 77	34 10	30 32	106 26	68 24	49 89	39 49	33 18	29 29	27 00	12 47	12 96
35	25 88	55 73	41 65	34 87	31 03	106 42	68 43	50 14	39 79	33 56	29 77	27 58	12 71	13 23
36	26 72	56 90	42 56	35 67	31 78	106 59	68 64	50 39	40 13	33 98	30 29	.....	12 96	13 54
37	27 59	58 13	43 51	36 49	32 57	106 77	68 87	50 69	40 50	34 45	30 87	.....	13 25	13 88
38	28 52	59 40	44 50	37 36	33 39	106 98	69 13	51 01	40 91	34 97	31 51	.....	13 55	14 27
39	29 51	60 71	45 53	38 28	34 27	107 20	69 41	51 36	41 37	35 53	32 21	.....	13 87	14 68
40	30 55	62 09	46 62	39 25	35 19	107 45	69 72	51 77	41 87	36 17	32 99	.....	14 24	15 15
41	31 67	63 50	47 75	40 26	36 17	107 71	70 07	52 20	42 43	36 86	.....	.....	14 64	15 67
42	32 84	64 99	48 93	41 33	37 21	108 02	70 46	52 70	43 05	37 64	.....	.....	15 09	16 27
43	34 10	66 54	50 16	42 46	38 31	108 34	70 88	53 24	43 74	38 49	.....	.....	15 58	16 93
44	35 44	68 14	51 47	43 66	39 48	108 72	71 37	53 86	44 51	39 43	.....	.....	16 14	17 67
45	36 86	69 82	52 83	44 92	40 73	109 13	71 90	54 53	45 35	40 47	.....	.....	16 78	18 50
46	38 36	71 57	54 27	46 25	42 06	109 61	72 49	55 28	46 30	.....	.....	.....	17 48	19 43
47	39 98	73 38	55 78	47 67	43 48	110 13	73 17	56 13	47 34	.....	.....	.....	18 29	20 47
48	41 69	75 29	57 37	49 18	45 00	110 70	73 91	57 06	48 50	.....	.....	.....	19 20	21 63
49	43 52	77 27	59 05	50 78	46 63	111 35	74 74	58 10	49 78	.....	.....	.....	20 22	22 92
50	45 49	79 34	60 82	52 48	48 38	112 08	75 66	59 25	51 18	.....	.....	.....	21 36	24 34
51	47 57	81 50	62 69	54 30	50 24	112 87	76 67	60 53	.....	.....	.....	.....	22 61	25 92
52	49 78	83 75	64 66	56 23	52 25	113 75	77 79	61 92	.....	.....	.....	.....	24 00	27 66
53	52 14	86 10	66 73	58 29	54 39	114 72	79 04	63 47	.....	.....	.....	.....	25 54	29 57
54	54 68	88 55	68 94	60 50	56 69	115 81	80 41	65 18	.....	.....	.....	.....	27 25	31 69
55	57 37	91 13	71 26	62 85	59 16	117 00	81 92	67 07	.....	.....	.....	.....	29 13	34 02
56	60 24	93 82	73 75	65 39	.....	118 31	83 61	.....	.....	.....	.....	.....	.....	.....
57	63 32	96 64	76 39	68 10	.....	119 76	85 46	.....	.....	.....	.....	.....	.....	.....
58	66 60	99 59	79 20	71 00	.....	121 37	87 50	.....	.....	.....	.....	.....	.....	.....
59	70 12	102 70	82 19	74 13	.....	123 14	89 77	.....	.....	.....	.....	.....	.....	.....
60	73 88	105 99	85 40	77 50	.....	125 10	92 26	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates, add 2 per cent and divide by 2.

For quarterly rates, add 3 per cent and divide by 4. Any fraction o cent in the result is to be taken as nearest cent.

*5-Year Term convertible at any time during its term; 10 and 20-Y Term during first seven years.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for Each $1,000 Insurance (Participating).
Adopted April 1 1909.

LIFE.					ENDOWMENT. Continuous Annual Premiums.		
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.
$19 21	$47 33	$35 05	$29 39	$304 92	$101 05	$65 87	$49 97
19 62	48 01	35 58	29 84	309 66	101 29	66 04	50 07
20 06	48 71	36 11	30 31	314 57	101 53	66 22	50 17
20 51	49 43	36 69	30 80	319 64	101 77	66 41	50 28
20 99	50 21	37 28	31 31	324 90	102 05	66 58	50 40
21 49	51 01	37 89	31 83	330 34	102 31	66 78	50 53
22 01	51 84	38 50	32 37	335 99	102 55	66 98	50 66
22 56	52 68	39 16	32 94	341 83	102 84	67 20	50 81
23 14	53 54	39 82	33 52	347 88	103 15	67 40	50 97
23 74	54 44	40 55	34 13	354 14	103 41	67 63	51 13
24 38	55 40	41 27	34 76	360 61	103 73	67 87	51 31
25 05	56 36	42 04	35 42	367 31	104 01	68 18	51 51
25 75	57 39	42 84	36 11	374 24	104 33	68 46	51 72
26 50	58 44	43 65	36 82	381 41	104 64	68 80	51 95
27 28	59 53	44 51	37 56	388 83	104 97	69 11	52 20
28 11	60 65	45 38	38 34	396 49	105 29	69 47	52 47
28 98	61 82	46 30	39 15	404 41	105 65	69 82	52 78
29 90	63 06	47 29	40 00	412 59	106 03	70 19	53 10
30 88	64 32	48 28	40 89	421 03	106 39	70 60	53 47
31 91	65 63	49 32	41 81	429 74	106 82	71 03	53 87
33 01	67 00	50 41	42 79	438 73	107 21	71 49	54 31
34 16	68 41	51 56	43 82	448 00	107 84	71 96	54 80
35 39	69 92	52 75	44 90	457 55	108 51	72 49	55 33
36 70	71 47	54 00	46 04	467 38	109 17	73 06	55 93
38 08	73 10	55 31	47 25	477 52	109 90	73 66	56 59
39 55	74 79	56 68	48 52	487 92	110 65	74 33	57 32
41 12	76 53	58 12	49 87	498 62	111 45	75 06	58 14
42 79	78 37	59 65	51 31	509 60	112 32	75 87	59 03
44 57	80 26	61 23	52 83	520 84	113 25	76 75	60 03
46 46	82 24	62 90	54 45	532 35	114 21	77 66	61 13
48 48	84 29	64 68	56 17	544 08	115 27	78 68	62 34
50 62	86 45	66 53	58 01	556 05	116 38	79 83	63 67
52 91	88 71	68 49	59 97	568 21	117 59	81 16	65 15
55 35	91 00	70 56	62 06	580 56	118 89	82 56	66 76
57 95	93 42	72 75	64 29	593 10	120 27	84 11	68 55
60 72	95 95	75 06	66 69	605 78	121 76	85 79	70 51
63 68	98 60	77 54	69 26	618 60	123 39	87 62	72 66
66 84	101 38	80 15	72 01	631 53	125 14	89 65	75 02
70 22	104 30	82 95	74 98	644 56	127 08	91 87	77 61
73 83	107 35	85 92	78 16	657 65	129 16	94 30	80 45
77 69	110 55	89 10	81 60	670 80	131 44	96 99	83 55

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,0
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted April 1 1909.

Age at Issue.	LIFE.				ENDOWMENT, Continuous Annual Premiums.			Convertible Term			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	
20	$14 46	$37 74	$27 73	$22 85	$92 41	$58 47	$41 94	$ 9 55	$ 9 70	$ 9 89	$10
21	14 79	38 35	28 18	23 21	92 47	58 54	41 98	9 61	9 78	9 98	10
22	15 14	38 97	28 63	23 60	92 54	58 60	42 07	9 68	9 85	10 07	10
23	15 50	39 61	29 14	24 01	92 60	58 67	42 14	9 74	9 94	10 17	10
24	15 87	40 30	29 64	24 43	92 69	58 74	42 23	9 81	10 03	10 28	10
25	16 27	41 11	30 17	24 86	92 78	58 82	42 29	9 90	10 13	10 40	10
26	16 69	41 75	30 69	25 32	92 84	58 90	42 41	9 99	10 23	10 53	10
27	17 12	42 49	31 26	25 80	92 95	59 01	42 53	10 08	10 34	10 67	11
28	17 58	43 26	31 83	26 28	93 07	59 09	42 61	10 18	10 47	10 83	11
29	18 06	44 06	32 44	26 80	93 16	59 21	42 72	10 29	10 59	10 99	12
30	18 57	44 91	33 06	27 32	93 29	59 32	42 84	10 40	10 74	11 18	11
31	19 11	45 77	33 72	27 88	93 39	59 46	43 00	10 53	10 90	11 38	12
32	19 68	46 68	34 42	28 46	93 52	59 57	43 16	10 66	11 08	11 60	12
33	20 28	47 62	35 11	29 05	93 65	59 72	43 31	10 81	11 37	11 85	12
34	20 92	48 58	35 84	29 68	93 79	59 86	43 48	10 98	11 48	12 13	13
35	21 59	49 59	36 59	30 33	93 92	60 04	43 69	11 16	11 70	12 44	13
36	22 29	50 62	37 38	31 02	94 09	60 21	43 89	11 36	11 97	12 80	13
37	23 05	51 72	38 23	31 74	94 28	60 40	44 15	11 59	12 25	13 19	14
38	23 85	52 83	39 08	32 49	94 46	60 62	44 42	11 83	12 58	13 64	15
39	24 69	54 00	39 97	33 27	94 69	60 86	44 70	12 09	12 93	14 14	15
40	25 59	55 22	40 91	34 09	94 89	61 13	45 02	12 39	13 34	14 70	16
41	26 53	56 45	41 90	34 97	95 14	61 40	45 39	12 71	13 79	15 33	17
42	27 55	57 76	42 91	35 87	95 42	61 73	45 79	13 09	14 32	16 04	18
43	28 63	58 11	43 98	36 84	95 70	62 10	46 27	13 50	14 90	16 83	19
44	29 77	60 53	44 99	37 86	96 03	62 48	46 78	13 98	15 57	17 72	20
45	30 99	62 00	46 27	38 94	96 39	62 94	47 34	14 53	16 32	18 74	21
46	32 29	63 51	47 40	40 07	96 79	63 44	47 98	15 15	17 17	19 82	23
47	33 68	65 12	48 81	41 29	97 24	64 02	48 69	15 85	18 13	21 05	24
48	35 16	66 76	50 17	42 58	97 75	64 58	49 48	16 66	19 19	22 43	26
49	36 74	68 48	51 60	43 93	98 29	65 32	50 33	17 58	20 39	23 94	28
50	38 42	70 27	53 12	44 38	98 91	66 08	51 29	18 60	21 71	25 62	30
51	40 20	72 15	54 69	46 92	99 57	66 88	52 36	19 74	23 19	27 47	33
52	42 11	74 11	56 37	48 56	100 32	67 86	53 53	21 01	24 83	29 50	34
53	44 16	76 09	58 14	50 31	101 14	68 89	54 84	22 43	26 63	31 74	37
54	46 33	78 19	60 01	52 17	102 03	70 03	56 26	24 00	28 63	34 19	40
55	48 65	80 39	61 98	54 18	103 01	71 30	57 86	25 75	30 84	36 90	43
56	51 13	82 68	64 09	56 32	104 11	72 69	59 60	27 69	33 28	39 83	46
57	53 78	85 09	66 22	58 62	105 30	74 24	61 52	29 83	35 95	43 03	50
58	56 63	87 62	68 70	61 08	106 66	75 96	63 63	32 19	39 00	46 52	53
59	59 67	89 87	71 23	63 76	108 13	77 85	65 96	34 80	42 15	50 29	57
60	62 92	93 04	73 94	66 61	109 76	79 95	68 50	37 70	45 71	54 40	33

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.
*5 Year Term policies may be converted at any time prior to expir tion; 10, 15 and 20 Year Term Policies any time prior to 10 years fro date of issue.

Largest Amount of Insurance it will write on a Single Life, $10,000. Premiums for Each $1,000 Insurance. (Participating.) Adopted July 1, 1912.

*Including Total and Permanent Disability Benefits.

LIFE—(Endowment at 85)				ENDOWMENT Continuous Annual Premiums					
Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	10 Payment 20 Year Endowment
$18 50	$43 45	$32 53	$27 20	$101 53	$64 89	$47 99	$38 16	$31 30	$79 39
18 91	44 14	33 05	27 65	101 60	64 96	48 07	38 26	31 42	79 48
19 33	44 87	33 61	28 11	101 68	65 06	48 18	38 38	31 55	79 59
19 77	45 62	34 17	28 59	101 77	65 15	48 29	38 50	31 69	79 71
20 23	46 39	34 75	29 09	101 85	65 25	48 40	38 63	31 85	79 82
20 71	47 20	35 36	29 62	101 94	65 34	48 51	38 77	32 01	79 96
21 23	48 04	36 01	30 17	102 04	65 46	48 64	38 92	32 20	80 09
21 77	48 90	36 67	30 73	102 15	65 58	48 78	39 08	32 39	80 23
22 34	49 80	37 37	31 32	102 27	65 71	48 92	39 26	32 60	80 39
22 93	50 73	38 09	31 94	102 39	65 85	49 09	39 45	32 84	80 57
23 56	51 72	38 84	32 58	102 52	66 00	49 26	39 67	33 14	80 74
24 23	52 72	39 61	33 26	102 65	66 15	49 45	39 89	33 38	80 95
24 94	53 78	40 43	33 96	102 82	66 33	49 67	40 15	33 70	81 17
25 68	54 87	41 27	34 70	102 98	66 52	49 89	40 43	34 05	81 41
26 50	56 03	42 17	35 49	103 19	66 76	50 17	40 77	34 46	81 70
27 33	57 24	43 11	36 31	103 39	67 00	50 46	41 12	34 89	82 00
28 23	58 47	44 08	37 17	103 62	67 25	50 77	41 52	35 36	82 33
29 18	59 76	45 09	38 05	103 85	67 53	51 11	41 94	35 89	82 68
30 17	61 10	46 16	38 99	104 11	67 84	51 49	42 40	36 46	83 07
31 25	62 51	47 27	39 99	104 41	68 19	51 92	42 95	37 11	83 52
32 39	63 97	48 45	41 05	104 73	68 57	52 40	43 53	37 83	83 99
33 60	65 49	49 66	42 15	105 07	68 99	52 91	44 18	38 61	84 52
34 88	67 07	50 94	43 32	105 46	69 46	53 49	44 88	39 47	85 11
36 24	68 72	52 28	44 55	105 86	69 95	54 10	45 65	40 41	85 74
37 71	70 44	53 71	45 86	106 34	70 54	54 83	46 54	41 47	86 48
39 27	72 25	55 19	47 25	106 86	71 17	55 61	47 51	42 62	87 27
40 92	74 12	56 76	48 71	107 43	71 86	56 46	48 56	43 87	88 15
42 70	76 11	58 43	50 29	108 08	72 66	57 44	49 76	45 28	89 13
44 61	78 18	60 19	51 96	108 81	73 53	58 50	51 06	46 80	90 21
46 65	80 37	62 06	53 75	109 59	74 50	59 71	52 52	48 49	91 42
48 84	82 65	64 04	55 66	110 49	75 59	61 03	54 12	50 32	92 76
51 19	85 05	66 15	57 72	111 49	76 80	62 51	55 90	.....	94 24
53 70	87 58	68 38	59 92	112 59	78 12	64 13	57 84	.....	95 86
56 42	90 25	70 78	62 29	113 83	79 63	65 95	60 00	.....	97 66
59 33	93 03	73 32	64 84	115 19	81 27	67 94	62 35	.....	99 61
62 45	96 00	76 03	67 57	116 70	83 09	70 16	64 93	.....	101 76

For policies without Disability Benefits make reductions at different ages as follows:

30—31	32	33	34	35	36	37	38	39	40	41	42
$.25	.26	.27	.30	.32	.34	.36	.38	.42	.46	.50	.54

43	44	45	46	47	48	49	50	51	52	53	54	55
58	.64	.70	.76	.84	.92	1.02	1.14	1.28	1.44	1.64	1.86	2.10

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $10,000. Prem iums for each $1,000 Insurance. (Nonparticipating). Adopted July 1, 1912

*Including Total and Permanent Disability Benefits.

Age at Issue	LIFE (Endowment at 85) Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	ENDOWMENT Continuous Annual Premiums 10 Years	15 Years	20 Years	25 Years	30 Years	Convertible Term 5 Years	10 Years	20 Years
20	$15 79	$38 15	$28 37	$23 59	$94 04	$59 79	$43 09	$33 41	$27 26	$8 40	$9 70	$10
21	16 14	38 75	28 82	23 98	94 09	59 85	43 15	33 49	27 36	8 46	9 77	10
22	16 50	39 39	29 29	24 37	94 15	59 91	43 22	33 57	27 45	8 51	9 85	10
23	16 88	40 04	29 78	24 79	94 21	59 98	43 31	33 67	27 56	8 57	9 94	10
24	17 27	40 71	30 28	25 21	94 26	60 04	43 38	33 75	27 68	8 64	10 03	11
25	17 68	41 41	30 81	25 66	94 32	60 12	43 47	33 87	27 80	8 71	10 12	11
26	18 12	42 14	31 37	26 13	94 40	60 20	43 56	33 97	27 95	8 79	10 22	11
27	18 58	42 89	31 94	26 62	94 47	60 28	43 67	34 10	28 10	8 87	10 34	11
28	19 06	43 67	32 54	27 12	94 55	60 38	43 77	34 24	28 27	8 95	10 46	11
29	19 57	44 48	33 15	27 64	94 64	60 47	43 89	34 37	28 45	9 05	10 59	11
30	20 11	45 32	33 79	28 18	94 72	60 58	44 01	34 53	28 64	9 15	10 74	12
31	20 67	46 20	34 45	28 77	94 81	60 69	44 16	34 71	28 87	9 26	10 90	12
32	21 28	47 12	35 16	29 37	94 94	60 83	44 33	34 91	29 13	9 38	11 08	12
33	21 91	48 07	35 89	30 00	95 05	60 98	44 50	35 13	29 42	9 52	11 26	13
34	22 61	49 07	36 66	30 67	95 21	61 15	44 72	35 40	29 74	9 66	11 47	13
35	23 33	50 12	37 47	31 37	95 37	61 34	44 95	35 68	30 10	9 82	11 70	14
36	24 10	51 19	38 30	32 11	95 53	61 54	45 19	36 00	30 49	10 00	11 97	14
37	24 91	52 30	39 17	32 86	95 71	61 76	45 47	36 34	30 92	10 20	12 25	15
38	25 76	53 47	40 08	33 67	95 90	62 00	45 77	36 72	31 40	10 41	12 58	16
39	26 69	54 69	41 03	34 52	96 14	62 29	46 12	37 16	31 94	10 64	12 92	16
40	27 66	55 96	42 05	35 43	96 39	62 59	46 51	37 64	32 53	10 90	13 34	17
41	28 70	57 26	43 08	36 35	96 65	62 93	46 92	38 17	33 18	11 29	13 90	18
42	29 80	58 63	44 18	37 36	96 95	63 31	47 40	38 75	33 90	11 73	14 54	20
43	30 96	60 05	45 32	38 40	97 26	63 71	47 90	39 39	34 69	12 20	15 26	21
44	32 22	61 53	46 55	39 52	97 65	64 19	48 50	40 13	35 58	12 75	16 06	22
45	33 56	63 10	47 82	40 71	98 07	64 72	49 16	40 94	36 56	13 36	16 97	24
46	34 97	64 72	49 16	41 95	98 54	65 29	49 87	41 82	37 62	14 06	17 99	...
47	36 50	66 43	50 60	43 30	99 07	65 96	50 70	42 83	38 82	14 84	19 14	...
48	38 13	68 22	52 10	44 73	99 65	66 69	51 60	43 92	40 10	15 73	20 42	...
49	39 89	70 10	53 70	46 26	100 31	67 51	52 61	45 15	41 54	16 73	21 86	...
50	41 77	72 06	55 39	47 89	101 06	68 43	53 73	46 50	43 10	17 86	23 45	...
51	43 79	74 13	57 20	49 65	101 90	69 46	55 00	48 02	.....	19 11	25 23	...
52	45 96	76 31	59 11	51 35	102 82	70 60	56 39	49 67	.....	20 51	27 21	...
53	48 31	78 62	61 17	53 57	103 87	71 90	57 96	51 52	.....	22 07	29 39	...
54	50 82	81 02	63 35	55 76	105 03	73 31	59 67	53 52	.....	23 81	31 83	...
55	53 51	83 56	65 67	58 09	106 31	74 88	61 58	55 73	.....	25 75	34 54	...

*For policies without Disability Benefits make reductions at different ages as follo

20—31	32	33	34	35	36	37	38	39	40	41
$.25	.26	.27	.30	.32	.34	.36	.38	.42	.46	.50

43	44	45	46	47	48	49	50	51	52	53	54
.58	.64	.70	.76	.84	.92	1.02	1.14	1.28	1.44	1.64	1.86

**Convertible within 3 years.

***Convertible within 7 years

Largest Amount of Insurance it will write on a Single Life, $50,000.

Premiums for each $1,000 Insurance (Annual Dividend).

Adopted January 1, 1908.

LIFE.					ENDOWMENT. Continuous Annual Premiums.					Convertible Term Non-Renewable Adopted Jan 1, 1913			
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums	10 Years.	15 Years.	20 Years	25 Years.	30 Years.	5 Years	10 Years	15 Years	20 Years
$38 40	$46 18	$34 12	$28 21	$377 46	$101 16	$65 22	$47 62	$37 36	$30 60	$10 23	$10 51	$10 83	$11 19
38 60	46 88	34 64	28 65	382 60	101 24	65 31	47 71	37 47	30 92	10 35	10 66	11 00	11 37
39 28	47 60	35 18	29 11	387 89	101 32	65 39	47 81	37 58	31 05	10 49	10 81	11 17	11 56
39 67	48 34	35 75	29 58	393 36	101 40	65 48	47 91	37 70	31 19	10 64	10 98	11 35	11 77
39 14	49 12	36 33	30 07	398 99	101 48	65 58	48 02	37 82	31 34	10 79	11 15	11 55	11 99
39 63	49 91	36 93	30 58	404 81	101 58	65 69	48 14	37 96	31 51	10 95	11 33	11 75	12 23
40 15	50 74	37 55	31 11	410 80	101 68	65 80	48 27	38 11	31 69	11 12	11 53	11 96	12 49
40 69	51 59	38 20	31 66	416 99	101 78	65 92	48 41	38 27	31 88	11 31	11 73	12 19	12 78
41 26	52 47	38 87	32 23	423 36	101 89	66 04	48 55	38 45	32 10	11 50	11 95	12 43	13 10
41 85	53 38	39 56	32 82	429 92	102 01	66 18	48 71	38 64	32 34	11 71	12 17	12 69	13 45
42 48	54 32	40 28	33 44	436 69	102 14	66 33	48 88	38 85	32 59	11 92	12 40	12 98	13 83
43 14	55 30	41 03	34 08	443 67	102 28	66 49	49 07	39 08	32 88	12 15	12 65	13 29	14 25
43 84	56 31	41 80	34 75	450 86	102 43	66 66	49 28	39 33	33 19	12 38	12 91	13 64	14 70
44 56	57 35	42 60	35 45	458 26	102 59	66 84	49 50	39 60	33 53	12 63	13 19	14 02	15 21
45 35	58 43	43 44	36 17	465 87	102 76	67 05	49 74	39 91	33 91	12 88	13 50	14 45	15 76
46 17	59 55	44 30	36 93	473 73	102 94	67 27	50 01	40 24	34 33	13 15	13 84	14 92	16 36
46 04	60 71	45 21	37 73	481 79	103 14	67 51	50 31	40 61	34 79	13 43	14 22	15 45	17 02
46 95	61 91	46 15	38 56	490 10	103 36	67 77	50 64	41 02	35 30	13 73	14 66	16 03	17 75
49 92	63 15	47 12	39 42	498 62	103 60	68 06	50 99	41 47	35 86	14 07	15 15	16 67	18 55
50 94	64 44	48 14	40 34	507 39	103 86	68 38	51 39	41 97	36 48	14 44	15 70	17 38	19 42
52 03	65 78	49 20	41 30	516 40	104 14	68 73	51 84	42 52	37 16	14 89	16 33	18 17	20 38
53 18	67 16	50 32	42 31	525 64	104 45	69 12	52 32	43 13	37 91	15 41	17 03	19 04	21 43
54 40	68 60	51 48	43 37	535 12	104 80	69 56	52 87	43 80	38 74	16 03	17 81	20 00	22 58
55 70	70 10	52 70	44 50	544 86	105 18	70 04	53 47	44 55	39 65	16 73	18 69	21 06	23 84
57 08	71 66	53 98	45 69	554 81	105 61	70 58	54 14	45 38	40 66	17 51	19 65	22 21	25 22
58 55	73 28	55 33	46 95	565 02	106 09	71 17	54 88	46 30	41 76	18 88	20 70	23 46	.....
60 12	74 98	56 74	48 29	575 44	106 62	71 84	55 71	47 31	42 97	19 32	21 84	24 83	.....
61 78	76 74	58 24	49 71	586 09	107 20	72 57	56 62	48 43	44 30	20 33	23 07	26 31	.....
63 56	78 58	59 81	51 22	596 94	107 86	73 39	57 64	49 66	45 75	21 46	24 41	27 91	.....
65 45	80 50	61 47	52 84	607 98	108 58	74 30	58 75	51 02	47 34	22 67	25 86	29 65	.....
67 46	82 50	63 21	54 55	619 18	109 38	75 30	59 99	52 52	.....	23 99	27 44	.....	.....
69 60	84 59	65 06	56 38	630 55	110 26	76 40	61 35	54 15	.....	25 41	29 15	.....	.....
71 88	86 76	67 01	58 33	642 05	111 23	77 62	62 85	55 94	.....	26 95	31 02	.....	.....
74 39	89 04	69 07	60 42	653 68	112 31	78 96	64 50	57 90	.....	28 62	33 04	.....	.....
76 98	91 42	71 27	62 66	665 42	113 49	80 44	66 32	60 04	.....	30 43	35 25	.....	.....
79 70	93 92	73 60	65 06	677 24	114 79	82 07	68 32	.....	.....	32 40	.....	.....	.....
82 66	96 54	76 08	67 63	689 14	116 22	83 88	70 52	.....	.....	34 55	.....	.....	.....
85 88	99 29	78 73	70 40	701 08	117 80	85 87	72 92	.....	.....	36 92	.....	.....	.....
89 21	102 20	81 56	73 39	713 06	119 54	88 08	75 56	.....	.....	39 50	.....	.....	.....
72 85	105 26	84 60	76 58	725 06	121 47	90 48	78 46	.....	.....	42 33	.....	.....	.....

For semi-annual rates, add 2 per cent and divide by 2
For quarterly rates, add 4 per cent and divide by 4.

LIFE ANNUITY RATES.
MALES.

Age last Birthday.	Price of $100 Annuity.			Annuity Purchased by $1000.			Age last Birthday.
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Paym't	Quarterly Paym't	
21	$2139.00	$2164.00	$2176.50	$46.75	$23.11	$11.49	21
22	2124.40	2149.40	2161.90	47.07	23.26	11.56	22
23	2109.20	2134.20	2146.70	47.41	23.43	11.65	23
24	2093.50	2118.50	2131.00	47.77	23.60	11.73	24
25	2077.20	2102.30	2114.70	48.14	23.78	11.82	25
26	2060.40	2085.40	2097.90	48.53	23.98	11.92	26
27	2043.00	2068.00	2080.50	48.95	24.18	12.02	27
28	2025.10	2050.10	2062.60	49.38	24.39	12.12	28
29	2006.60	2031.60	2044.10	49.84	24.61	12.25	29
30	1987.50	2012.50	2025.00	50.31	24.84	12.36	30
31	1967.70	1992.70	2005.20	50.82	25.09	12.47	31
32	1947.40	1972.40	1984.90	51.35	25.40	12.60	32
33	1926.50	1951.50	1964.00	51.91	25.62	12.73	33
34	1904.80	1929.80	1942.30	52.50	25.91	12.87	34
35	1882.60	1907.60	1920.10	53.12	26.21	13.02	35
36	1859.70	1884.70	1897.20	53.77	26.53	13.18	36
37	1836.20	1861.20	1873.70	54.46	26.86	13.34	37
38	1811.90	1836.90	1849.40	55.19	27.22	13.52	38
39	1787.00	1812.00	1824.50	55.96	27.59	13.70	39
40	1761.50	1786.50	1799.00	56.77	27.99	13.90	40
41	1735.40	1760.40	1772.90	57.62	28.40	14.10	41
42	1708.50	1733.50	1746.00	58.53	28.84	14.32	42
43	1681.00	1706.00	1718.50	59.49	29.31	14.56	43
44	1652.80	1677.80	1690.30	60.50	29.80	14.79	44
45	1624.10	1649.10	1661.60	61.57	30.32	15.05	45
46	1594.70	1619.70	1632.20	62.71	30.87	15.32	46
47	1564.60	1589.60	1602.10	63.91	31.45	15.60	47
48	1533.80	1558.80	1571.30	65.18	32.07	15.91	48
49	1502.90	1527.90	1540.40	66.54	32.72	16.23	49
50	1471.30	1496.30	1508.70	67.97	33.42	16.57	50
51	1439.00	1464.00	1476.40	69.74	34.27	16.99	51
52	1406.20	1431.20	1443.70	71.11	34.94	17.32	52
53	1372.90	1398.00	1410.50	72.83	35.77	17.72	53
54	1339.40	1364.40	1376.90	74.66	36.65	18.16	54
55	1305.40	1330.40	1342.90	76.60	37.58	18.63	55

LIFE ANNUITY RATES.
MALES.

Age last Birthday.	Price of $100 Annuity.			Annuity Purchased by $1000.			Age last Birthday.
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payments	Semi-Annual Paym't	Quarterly Paym't	
56	$1270.90	$1295.90	$1308.40	$78.68	$38.58	$19.13	56
57	1236.30	1261.30	1273.80	80.89	39.64	19.66	57
58	1201.30	1226.30	1238.80	83.24	40.77	20.18	58
59	1166.00	1191.00	1203.50	85.76	41.98	20.77	59
60	1130.70	1155.70	1168.20	88.44	43.26	21.40	60
61	1095.20	1120.20	1132.70	91.31	44.63	22.07	61
62	1059.60	1084.60	1097.10	94.38	46.10	22.79	62
63	1024.00	1049.00	1061.50	97.66	47.66	23.58	63
64	988.40	1013.40	1025.90	101.17	49.34	24.37	64
65	952.80	977.80	990.30	104.92	51.14	25.26	65
66	917.50	942.50	955.00	108.99	53.05	26.16	66
67	882.30	907.30	919.80	113.34	55.11	27.12	67
68	847.40	872.40	884.90	118.01	57.31	28.23	68
69	812.80	837.80	850.30	123.08	59.68	29.39	69
70	778.70	803.70	816.20	128.42	62.21	30.66	70
71	745.00	777.50	790.00	132.89	64.31	31.65	71
72	726.70	751.70	764.20	137.61	66.59	32.71	72
73	701.60	726.60	739.10	142.53	69.01	33.92	73
74	677.00	702.00	714.50	147.71	71.36	34.99	74
75	653.10	678.10	690.60	153.12	73.74	36.29	75
76	630.00	655.00	667.50	158.73	76.34	37.53	76
77	607.60	632.60	645.10	164.58	79.04	38.79	77
78	586.00	611.00	623.50	170.68	81.86	40.19	78
79	565.20	590.20	602.70	176.98	84.72	41.55	79
80	545.30	570.30	582.80	183.39	87.67	42.98	80
81	526.90	551.90	566.40	189.97	90.27	44.13	81
82	513.30	538.30	550.80	194.83	92.83	45.38	82
83	498.80	523.80	536.30	200.56	95.46	46.69	83
84	485.10	510.10	522.60	206.14	98.02	47.94	84
85	472.50	497.50	510.00	211.64	100.50	49.08	85

Note—For ages older than 85 the rates are the same for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES.
FEMALES.

Age	Price of $100 Annuity. $100 Annually	$50 Semi-Annually	$25 Quarterly	Annuity Purchased by $1000. Annual Payment	Semi-Annual Paym't	Quarterly Paym't	Age last Birthday.
21	$2288.20	$2268.80	$2305.80	$44.09	$21.80	$10.84	21
22	2322.80	2277.60	2260.40	44.30	21.95	10.92	22
23	2326.80	2281.60	2274.40	44.70	22.11	10.99	23
24	2330.40	2345.40	2287.00	45.04	22.27	11.07	24
25	2328.80	2228.80	2241.00	45.38	22.44	11.16	25
26	2365.60	2310.60	2228.40	45.75	22.62	11.24	26
27	2167.80	2192.80	2205.30	46.13	22.80	11.34	27
28	2149.10	2174.10	2186.60	46.53	23.00	11.43	28
29	2129.80	2154.80	2167.30	46.95	23.20	11.54	29
30	2109.80	2134.00	2147.40	47.40	23.42	11.64	30
31	2089.50	2114.50	2127.00	47.86	23.65	11.75	31
32	2068.50	2093.50	2106.00	48.34	23.88	11.87	32
33	2046.80	2071.80	2084.40	48.85	24.13	11.99	33
34	2024.60	2049.60	2062.10	49.39	24.40	12.12	34
35	2001.80	2026.80	2039.30	49.96	24.67	12.26	35
36	1978.30	2003.30	2015.80	50.55	24.96	12.40	36
37	1954.10	1979.10	1991.60	51.17	25.26	12.55	37
38	1929.20	1954.20	1966.80	51.82	25.58	12.71	38
39	1903.60	1928.60	1941.30	52.48	25.92	12.88	39
40	1877.80	1902.80	1915.30	53.23	26.28	13.05	40
41	1851.00	1876.00	1888.50	54.02	26.65	13.24	41
42	1823.50	1848.50	1861.00	54.84	27.05	13.43	42
43	1795.50	1820.50	1833.00	55.69	27.46	13.64	43
44	1766.70	1791.70	1804.20	56.60	27.91	13.86	44
45	1737.40	1762.40	1774.90	57.56	28.37	14.09	45
46	1707.40	1732.40	1744.90	58.57	28.86	14.33	46
47	1676.80	1701.80	1714.30	59.64	29.38	14.58	47
48	1645.60	1670.60	1683.10	60.77	29.93	14.86	48
49	1613.80	1638.80	1651.30	61.97	30.51	15.14	49
50	1581.40	1606.40	1618.90	63.24	31.13	15.44	50
51	1548.50	1573.50	1586.00	64.58	31.78	15.76	51
52	1515.00	1540.00	1553.50	66.01	32.47	16.10	52
53	1481.10	1506.10	1519.60	67.52	33.20	16.46	53
54	1446.70	1471.70	1484.20	69.12	33.97	16.84	54
55	1411.90	1436.80	1449.30	70.86	34.80	17.26	55

LIFE ANNUITY RATES.
FEMALES.

Age	Price of $100 Annuity. $100 Annually	$50 Semi-Annually	$25 Quarterly	Annuity Purchased by $1000. Annual Payment	Semi-Annual Paym't	Quarterly Paym't	Age last Birthday.
56	$1376.60	$1401.60	$1414.10	$73.04	$35.67	$17.68	56
57	1340.90	1365.90	1378.40	74.58	36.61	18.14	57
58	1304.00	1330.00	1342.50	76.68	37.59	18.62	58
59	1266.70	1266.70	1306.20	78.83	38.65	19.14	59
60	1228.30	1267.30	1269.70	81.16	39.77	19.69	60
61	1189.40	1230.40	1232.90	84.05	40.97	20.28	61
62	1150.40	1192.40	1195.90	86.93	42.35	20.90	62
63	1121.40	1166.40	1158.90	89.17	43.61	21.57	63
64	1084.40	1109.40	1121.90	92.28	45.07	22.28	64
65	1047.30	1072.30	1084.80	95.48	46.63	23.06	65
66	1010.20	1035.20	1047.70	98.99	48.30	23.88	66
67	973.20	998.20	1010.70	102.75	50.09	24.74	67
68	936.60	961.60	974.10	106.77	52.00	25.66	68
69	900.00	925.00	937.50	111.11	54.05	26.67	69
70	863.70	888.70	901.20	115.78	56.26	27.74	70
71	833.40	860.40	872.90	119.70	58.11	28.64	71
72	807.40	832.40	844.90	123.85	60.07	29.59	72
73	779.90	804.90	817.30	128.24	62.13	30.59	73
74	752.80	777.80	790.30	132.84	64.28	31.68	74
75	726.30	751.30	763.80	137.68	66.55	32.73	75
76	700.60	725.60	738.10	142.73	68.91	33.87	76
77	675.40	700.40	712.90	148.06	71.30	35.07	77
78	651.10	676.10	688.60	153.59	73.95	36.31	78
79	627.50	652.50	665.00	159.36	76.63	37.59	79
80	604.60	629.60	642.10	165.40	79.42	38.98	80
81	583.20	610.20	622.70	170.88	81.94	40.15	81
82	566.60	591.60	604.10	176.49	84.55	41.38	82
83	549.00	574.00	586.50	182.15	87.11	42.63	83
84	532.30	557.70	569.80	187.88	89.73	43.88	84
85	516.70	541.70	554.20	193.54	92.30	45.11	85

Note—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will carry on a Single Life, $20,000. Premiums for each $1,000 Insurance (Participating).
Adopted Jan. 1, 1900.

Age at Issue.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	Single Paym't Premiums.	ENDOWMENT.—Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	20-Premiums. 20-Year End't.	Abstainers' Guar. Investment Plan.
20	$19 00	$43 50	$32 70	$27 45	$24 45	$22 50	342	103 65	$66 20	$49 00	$38 20	$31 40	$38 60	$36
21	19 40	44 30	33 30	27 95	24 85	22 90	348	103 75	66 30	48 10	38 30	31 55	38 75	36
22	19 85	45 05	33 85	28 40	25 30	23 30	355	103 75	66 35	48 15	38 40	31 70	38 90	37
23	20 30	45 85	34 45	28 90	25 75	23 70	361	103 80	66 40	48 25	38 55	31 85	39 05	38
24	20 75	46 70	35 10	29 45	26 20	24 15	368	103 85	66 50	48 35	38 70	32 00	39 20	38
25	21 30	47 60	35 75	30 00	26 70	24 65	375	103 95	66 60	48 50	38 85	32 20	39 40	39
26	21 85	48 55	36 45	30 60	27 25	25 15	383	104 05	66 75	48 65	39 05	32 45	39 65	40
27	22 40	49 50	37 20	31 25	27 85	25 70	391	104 20	66 90	48 85	39 25	32 70	39 90	41
28	23 00	50 50	38 00	31 90	28 45	26 25	399	104 35	67 05	49 00	39 45	32 95	40 20	42
29	23 60	51 55	38 75	32 55	29 05	26 85	407	104 50	67 25	49 20	39 70	33 20	40 45	42
30	24 25	52 60	39 55	33 25	29 65	27 45	415	104 60	67 40	49 40	39 95	33 50	40 75	43
31	24 90	53 65	40 35	33 90	30 25	28 05	424	104 75	67 55	49 60	40 20	33 80	41 05	44
32	25 60	54 75	41 15	34 60	30 90	28 65	432	104 90	67 75	49 80	40 45	34 15	41 40	45
33	26 35	55 85	42 00	35 35	31 60	29 35	441	105 05	67 90	50 05	40 75	34 50	41 75	46
34	27 10	57 00	42 90	36 15	32 30	30 05	450	105 20	68 10	50 30	41 05	34 90	42 10	47
35	27 95	58 20	43 80	36 95	33 05	30 75	459	105 40	68 35	50 55	41 40	35 35	42 55	48
36	28 80	59 45	44 75	37 75	33 85	31 50	469	105 60	68 55	50 85	41 80	35 80	43 00	49
37	29 70	60 70	45 75	38 60	34 65	32 30	479	105 75	68 80	51 15	42 20	36 30	43 45	50
38	30 60	61 95	46 75	39 50	35 45	33 10	489	105 95	69 05	51 50	42 60	36 85	43 95	52
39	31 60	63 30	47 75	40 40	36 35	34 00	499	106 15	69 35	51 85	43 10	37 40	44 50	53
40	32 60	64 65	48 85	41 35	37 25	34 90	509	106 35	69 65	52 25	43 60	38 05	45 10	54
41	33 70	66 05	49 95	42 35	38 20	35 90	520	106 60	70 00	52 70	44 15	38 75	45 80	55
42	34 85	67 55	51 10	43 40	39 25	36 95	531	106 90	70 40	53 20	44 80	39 55	46 50	56
43	36 10	69 10	52 35	44 55	40 35	38 05	542	107 25	70 85	53 75	45 55	40 40	47 35	58
44	37 45	70 70	53 65	45 70	41 50	39 25	554	107 65	71 30	54 40	46 30	41 35	48 20	59
45	38 85	72 35	55 00	46 95	42 75	40 50	566	108 10	71 85	55 05	47 20	42 40	49 20	61
46	40 30	74 10	56 40	48 30	44 05	.....	578	108 60	72 45	55 80	48 10	.....	.....	63
47	41 85	75 85	57 85	49 65	45 40	.....	590	109 05	73 10	56 60	49 10	.....	.....	64
48	43 50	77 60	59 35	51 05	46 85	.....	602	109 55	73 75	57 50	50 20	.....	.....	66
49	45 20	79 45	60 90	52 55	48 35	.....	615	110 10	74 50	58 40	51 40	.....	.....	68
50	47 05	81 35	62 55	54 10	49 95	.....	627	110 70	75 30	59 45	52 70	.....	.....	70
51	48 95	83 35	64 25	55 75	51 70	.....	640	111 35	76 20	60 60	54 10	.....	.....	72
52	51 00	85 40	66 05	57 55	53 55	.....	653	112 10	77 20	61 85	55 65	.....	.....	74
53	53 20	87 55	68 00	59 45	55 55	.....	667	112 95	78 30	63 20	57 40	.....	.....	76
54	55 55	89 80	70 00	61 50	57 65	.....	680	113 90	79 55	64 75	59 30	.....	.....	78
55	58 10	92 20	72 15	63 65	59 95	.....	694	114 95	80 90	66 40	61 35	.....	.....	81
56	60 75	94 65	74 40	65 95	.....	.....	708	116 10	82 35	68 25	.....	.....	.....	.....
57	63 55	97 20	76 80	68 45	.....	.....	721	117 35	83 95	70 25	.....	.....	.....	.....
58	66 55	99 90	79 35	71 10	.....	.....	735	118 75	85 75	72 50	.....	.....	.....	.....
59	69 80	102 75	82 05	73 95	.....	.....	749	120 30	87 70	74 95	.....	.....	.....	.....
60	73 20	105 70	84 90	77 00	.....	.....	763	121 95	89 80	77 60	.....	.....	.....	.....
61	77 45	109 65	88 65	80 90	.....	.....	777	124 80	92 95	81 15	.....	.....	.....	.....
62	82 00	113 80	92 70	85 10	.....	.....	791	128 35	96 70	85 40	.....	.....	.....	.....
63	86 85	118 15	97 00	89 65	.....	.....	805	132 05	100 80	89 95	.....	.....	.....	.....
64	92 00	122 70	101 55	94 50	.....	.....	819	136 05	105 25	94 90	.....	.....	.....	.....
65	97 55	127 50	106 50	99 75	.....	.....	832	140 85	110 50	100 70	.....	.....	.....	.....

For semi-annual rates add 3 per cent and divide by 2; for quarterly rates add per cent and divide by 4. Increase the result if necessary to make premium end in 0 or 5.

Largest Amount of Insurance it will carry on a Single Life, $20,000.
Premiums for each $1,000 Insurance (Nonparticipating).

	LIFE.					ENDOWMENT. Continuous Annual Premiums					Term Insurance.			
Continuous Annual Prems.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.	15 Years.	20 Years.
15 50	37 80	28 05	23 30	20 55	18 80	93 80	59 55	42 85	33 15	27 00	10 75	10 95	11 25	11 80
15 85	38 40	28 50	23 65	20 85	19 10	93 85	59 60	42 90	33 25	27 10	10 80	11 05	11 45	11 95
16 20	39 05	28 95	24 05	21 25	19 45	93 90	59 65	42 95	33 30	27 20	10 85	11 15	11 65	12 20
16 55	39 70	29 45	24 50	21 60	19 75	93 95	59 70	43 05	33 40	27 30	10 90	11 30	11 80	12 35
16 95	40 35	29 95	24 90	22 00	20 15	94 00	59 80	43 10	33 50	27 40	10 95	11 45	12 00	12 55
17 35	41 05	30 50	25 35	22 40	20 50	94 05	59 85	43 20	33 60	27 55	11 05	11 65	12 25	12 80
17 80	41 75	31 05	25 80	22 80	20 90	94 15	59 95	43 30	33 70	27 70	11 30	11 90	12 55	13 10
18 25	42 50	31 60	26 30	23 25	21 30	94 20	60 05	43 40	33 85	27 85	11 60	12 20	12 80	13 45
18 75	43 30	32 20	26 80	23 70	21 75	94 30	60 10	43 50	33 95	28 00	11 90	12 50	13 10	13 85
19 25	44 10	32 80	27 30	24 15	22 20	94 40	60 20	43 65	34 10	28 20	12 15	12 80	13 40	14 20
19 75	44 95	33 45	27 85	24 65	22 65	94 45	60 35	43 75	34 30	28 40	12 40	13 10	13 70	14 60
20 35	45 80	34 10	28 40	25 20	23 15	94 55	60 45	43 90	34 45	28 60	12 65	13 40	14 05	15 05
20 90	46 70	34 80	29 00	25 70	23 70	94 65	60 55	44 05	34 65	28 85	12 90	13 70	14 40	15 45
21 55	47 65	35 50	29 65	26 30	24 25	94 80	60 70	44 25	34 85	29 15	13 20	14 00	14 80	15 95
22 20	48 60	36 25	30 25	26 90	24 85	94 90	60 85	44 40	35 10	29 45	13 55	14 30	15 25	16 45
22 90	49 65	37 00	30 95	27 50	25 45	95 05	61 00	44 60	35 35	29.75	13 95	14 65	15 75	17 05
23 65	50 65	37 85	31 65	28 15	26 10	95 20	61 20	44 85	35 65	30 15	14 30	15 05	16 25	17 65
24 40	51 75	38 65	32 40	28 85	26 80	95 35	61 40	45 10	35 95	30 55	14 60	15 45	16 80	18 25
25 25	52 90	39 55	33 15	29 60	27 50	95 50	61 60	45 35	36 35	31 00	14 90	15 95	17 35	19 00
26 10	54 05	40 45	33 95	30 35	28 25	95 70	61 85	45 70	36 70	31 50	15 20	16 45	17 95	19 80
27 05	55 25	41 40	34 80	31 20	29 10	95 90	62 10	46 05	37 15	32 05	15 55	17 00	18 65	20 60
28 00	56 55	42 40	35 70	32 05	29 95	96 15	62 40	46 40	37 65	32 65	16 00	17 60	19 40	21 60
29 05	57 85	43 45	36 65	32 95	30 90	96 40	62 75	46 85	38 20	33 35	16 50	18 30	20 25	22 60
30 15	59 20	44 55	37 65	33 95	31 90	96 70	63 10	47 30	38 80	34 10	17 20	19 10	21 15	23 80
31 35	60 65	45 70	38 70	34 95	32 95	97 00	63 55	47 85	39 45	34 95	17 95	19 90	22 20	25 05
32 60	62 15	46 90	39 80	36 10	34 10	97 35	64 00	48 45	40 20	35 85	18 80	20 85	23 30	26 35
33 95	63 70	48 20	41 00	37 25	35 30	97 75	64 50	49 10	41 05	36 85	19 70	21 85	24 55	27 85
35 35	65 30	49 50	42 25	38 50	36 60	98 20	65 10	49 85	41 95	37 95	20 55	22 90	25 85	29 35
36 90	67 00	50 95	43 60	39 85	38 00	98 70	65 75	50 65	43 00	39 15	21 45	24 05	27 30	31 10
38 50	68 75	52 40	45 00	41 30	39 50	99 25	66 45	51 55	44 10	40 50	22 40	25 25	28 85	32 85
40 25	70 55	53 95	46 50	42 85	41 10	99 90	67 25	52 55	45 35	41 95	23 40	26 60	30.55	34 70
42 05	72 50	55 60	48 10	44 45	42 85	100 60	68 15	53 70	46 70	43 50	24 60	28 10	32 40	36 85
44 05	74 45	57 35	49 80	46 25	44 70	101 35	69 15	54 90	48 20	45 25	25 95	29 75	34 40	39 10
46 15	76 55	59 20	51 65	48 15	46 65	102 20	70 20	56 25	49 85	47 10	27 40	31 65	36 60	41 65
48 35	78 70	61 15	53 60	50 15	48 80	103 15	71 40	57 80	51 65	49 15	29 00	33 70	38 90	44 35
50 75	81 00	63 20	55 65	52 35	51 10	104 15	72 75	59 45	53 60	51 35	30 75	35 95	41 45	47 30
53 30	83 35	65 40	57 90	54 70	.....	105 30	74 20	61 25	55 75	.....	32 75	38 35	44 20	.....
56 00	85 85	67 70	60 30	57 25	.....	106 60	75 85	63 25	58 10	.....	34 95	41 00	47 15	.....
58 90	88 45	70 20	62 85	59 95	.....	108 00	77 65	65 45	60 65	.....	37 35	43 80	50 45	.....
62 05	91 20	72 85	65 65	62 90	.....	109 55	79 65	67 90	63 40	.....	40 05	46 85	54 05	.....
65 35	94 10	75 70	68 60	66 05	.....	111 25	81 80	70 55	66 45	.....	43 00	50 10	58 00	.....
68 90	97 20	78 70	71 80	.....	.....	113 15	84 25	73 45	.....	.....	.....	.....	.....	.....
72 70	100 40	81 95	75 25	.....	.....	115 25	86 90	76 60	.....	.....	.....	.....	.....	.....
76 80	103 85	85 45	79 00	.....	.....	117 55	89 85	80 10	.....	.....	.....	.....	.....	.....
81 15	107 50	89 20	83 00	.....	.....	120 10	93 05	83 90	.....	.....	.....	.....	.....	.....
85 85	111 35	93 25	87 40	.....	.....	122 95	96 60	88 35	.....	.....	.....	.....	.....	.....

ANNUITY RATES.

Age last birthday.	*Cost of Yearly Annuity of $100 cash.		Amount of Annuity which $1,000 will purchase.					
			Males.			Females.		
	Male.	Female	Yearly Pay't.	Half Yrly Pay't.	Quarterly Pay't.	Yearly Pay't.	Half Yrly Pay't.	Quarterly Pay't.
10	2305	2328	43.40	21.45	10.65	42.95	21.25	10.55
11	2293	2316	43.60	21.55	10.70	43.20	21.35	10.60
12	2277	2300	43.90	21.70	10.80	43.50	21.50	10.70
13	2260	2282	44.25	21.85	10.85	43.80	21.65	10.75
14	2241	2263	44.60	22.05	10.95	44.20	21.85	10.85
15	2221	2243	45.00	22.25	11.05	44.60	22.05	10.95
16	2200	2222	45.45	22.45	11.15	45.05	22.25	11.05
17	2179	2201	45.90	22.70	11.25	45.45	22.35	11.15
18	2160	2181	46.30	22.90	11.35	45.85	22.65	11.25
19	2141	2162	46.70	23.10	11.45	46.25	22.85	11.35
20	2124	2143	47.10	23.25	11.55	46.65	23.05	11.45
21	2107	2129	47.45	23.45	11.65	47.00	23.20	11.50
22	2090	2114	47.85	23.65	11.75	47.30	23.35	11.60
23	2074	2099	48.20	23.80	11.85	47.65	23.55	11.70
24	2056	2084	48.65	24.00	11.95	48.00	23.70	11.75
25	2037	2068	49.10	24.25	12.05	48.35	23.90	11.85
26	2017	2052	49.60	24.50	12.15	48.75	24.05	11.95
27	1997	2036	50.10	24.75	12.25	49.10	24.25	12.05
28	1976	2019	50.60	24.95	12.40	49.55	24.45	12.15
29	1955	2002	51.15	25.25	12.55	49.95	24.65	12.25
30	1934	1984	51.70	25.50	12.65	50.40	24.90	12.35
31	1912	1966	52.30	25.80	12.80	50.85	25.10	12.45
32	1890	1948	52.90	26.10	12.95	51.35	25.35	12.55
33	1867	1929	53.55	26.45	13.10	51.85	25.60	12.70
34	1843	1910	54.25	26.75	13.25	52.35	25.85	12.80
35	1819	1890	55.00	27.15	13.45	52.90	26.10	12.95
36	1794	1870	55.75	27.50	13.60	53.50	26.40	13.10
37	1769	1849	56.55	27.80	13.80	54.10	26.70	13.25
38	1744	1828	57.35	28.25	14.00	54.70	27.00	13.40
39	1718	1806	58.20	28.70	14.20	55.35	27.30	13.55
40	1691	1785	59.15	29.15	14.45	56.00	27.60	13.70
41	1663	1760	60.15	29.60	14.70	56.80	28.00	13.90
42	1635	1736	61.15	30.10	14.90	57.60	28.40	14.10
43	1605	1711	62.30	30.65	15.20	58.45	28.80	14.30
44	1575	1685	63.50	31.25	15.50	59.35	29.25	14.50
45	1544	1659	64.75	31.85	15.80	60.30	29.70	14.70
46	1513	1632	66.10	32.50	16.10	61.25	30.15	14.95
47	1482	1604	67.50	33.20	16.40	62.35	30.70	15.20
48	1450	1575	68.95	33.90	16.80	63.50	31.25	15.50
49	1417	1545	70.55	34.65	17.15	64.70	31.85	15.75

ANNUITY RATES.

Age last birthday.	*Cost of Yearly Annuity of $100 cash.		Amount of Annuity which $1,000 purchases.					
			Males.			Females.		
	Male.	Female	Yearly Pay't.	Half Yrly Pay't.	Quarterly Pay't.	Yearly Pay't.	Half Yrly Pay't.	Quarterly Pay't.
50	1385	1516	72.20	35.45	17.55	65.95	32.45	[illegible]
51	1351	1486	74.00	36.35	17.95	67.30	33.10	[illegible]
52	1321	1455	75.70	37.15	18.35	68.75	33.80	[illegible]
53	1293	1424	77.35	37.95	18.75	70.20	34.50	[illegible]
54	1263	1391	79.20	38.80	19.20	71.90	35.30	[illegible]
55	1233	1359	81.10	39.75	19.65	73.60	36.10	[illegible]
56	1202	1325	83.20	40.75	20.15	75.45	37.05	[illegible]
57	1170	1291	85.45	41.85	20.65	77.45	38.00	[illegible]
58	1137	1256	87.95	43.05	21.25	79.60	39.05	[illegible]
59	1103	1221	90.65	44.30	21.85	81.90	40.15	[illegible]
60	1069	1185	93.55	45.70	22.55	84.40	41.30	[illegible]
61	1035	1149	96.60	47.15	23.25	87.05	42.60	[illegible]
62	1002	1113	99.80	48.70	24.00	89.85	43.95	[illegible]
63	969	1077	103.20	50.30	24.80	92.85	45.35	[illegible]
64	936	1040	106.85	52.05	25.60	96.15	46.95	[illegible]
65	903	1002	110.75	53.90	26.50	99.60	48.70	[illegible]
66	873	967	114.55	55.65	27.40	103.40	50.45	[illegible]
67	843	931	118.60	57.60	28.30	107.40	52.30	[illegible]
68	813	894	122.60	59.65	29.30	111.35	54.35	[illegible]
69	784	859	127.55	61.80	30.35	116.40	56.55	[illegible]
70	753	824	132.80	64.25	31.50	121.35	58.80	[illegible]
71	724	791	138.10	66.75	32.70	126.40	61.25	[illegible]
72	694	760	144.10	69.55	34.05	131.60	63.75	[illegible]
73	665	728	150.40	72.45	35.45	137.35	66.40	[illegible]
74	637	698	157.00	75.55	36.90	143.25	69.35	[illegible]
75	610	668	163.95	78.75	38.45	149.70	72.15	[illegible]
76	584	638	171.25	82.10	40.05	156.75	75.40	[illegible]
77	558	609	179.20	85.75	41.80	164.20	78.85	[illegible]
78	534	581	187.25	89.45	43.55	172.10	82.55	[illegible]
79	510	553	196.10	93.45	45.45	180.85	86.55	[illegible]
80 and over	486	527	205.75	97.85	47.55	189.75	90.65	[illegible]

*If the annuity is to be payable half-yearly, add $25; [illegible] terly, add $60 to the yearly rate.

Largest Amount of Insurance it will write on a Single Life, $50,000.
Premiums for Each $1,000 Insurance.

Participating.										Nonparticipating.	
Adopted Sept., 1901.					Adopted, 1911.						
LIFE.					ENDOWMENT. Continuous Annual Premiums.						
Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Guaranteed Bonus. Adopted, 1901.	10-Year Term. Adopted, 1911.
18 96	$43 44	$32 73	$27 50		$101 16	$65 18	$47 58	$37 37	$30 84	$24 75	$ 9 79
19 35	44 13	33 25	27 95		101 24	65 27	47 70	37 49	30 97	25 22	9 90
19 76	44 84	33 79	28 40		101 34	65 38	47 81	37 62	31 11	25 70	10 01
20 20	45 57	34 35	28 88		101 44	65 48	47 93	37 75	31 27	26 19	10 13
20 67	46 34	34 93	29 39		101 55	65 60	48 06	37 89	31 44	26 69	10 26
21 14	47 13	35 55	29 91		101 66	65 72	48 19	38 04	31 61	27 20	10 39
21 65	47 96	36 17	30 44		101 78	65 86	48 33	38 21	31 81	27 73	10 53
22 19	48 82	36 83	31 00		101 91	66 00	48 49	38 38	32 01	28 27	10 69
22 74	49 71	37 52	31 59		102 04	66 15	48 65	38 57	32 24	28 83	10 85
23 33	50 62	38 22	32 19		102 18	66 30	48 83	38 78	32 49	29 40	11 02
23 95	51 59	38 96	32 83		102 33	66 47	49 03	39 00	32 76	29 99	11 22
24 61	52 58	39 73	33 50		102 50	66 66	49 23	39 25	33 05	30 59	11 44
25 29	53 61	40 52	34 18		102 67	66 85	49 46	39 51	33 37	31 21	11 67
26 02	54 68	41 35	34 90		102 86	67 06	49 70	39 80	33 73	31 84	11 91
26 79	55 80	42 22	35 66		103 05	67 28	49 96	40 12	34 11	32 50	12 18
27 61	56 96	43 12	36 45		103 26	67 52	50 26	40 47	34 54	33 17	12 47
28 48	58 16	44 06	37 28		103 50	67 79	50 57	40 85	35 00	33 87	12 81
29 38	59 41	45 04	38 14		103 74	68 08	50 91	41 27	35 51	34 59	13 17
30 35	60 71	46 07	39 05		104 01	68 40	51 30	41 73	36 08	35 34	13 57
31 37	62 05	47 12	39 99		104 31	68 74	51 71	42 24	36 69	36 11	14 00
32 45	63 46	48 25	41 01		104 62	69 12	52 16	42 79	37 37	36 91	14 51
33 60	64 91	49 42	42 05		104 96	69 54	52 67	43 40	38 11	37 84	15 06
34 82	66 43	50 64	43 17		105 35	69 99	53 23	44 09	38 98	38 81	15 68
36 12	68 02	51 92	44 35		105 76	70 50	53 84	44 84	39 83	39 81	16 37
37 51	69 66	53 27	45 59		106 22	71 06	54 52	45 66	40 83	40 84	17 15
38 98	71 40	54 69	46 91		106 72	71 67	55 28	46 57	41 91	41 92	18 03
40 54	73 19	56 19	48 29		107 28	72 35	56 11	47 58	43 10	43 05	19 01
42 22	75 07	57 76	49 78		107 90	73 11	57 02	48 68	44 41	44 22	20 12
43 99	77 03	59 42	51 36		108 59	73 95	58 04	49 91	45 83	45 46	21 33
45 89	79 07	61 16	53 03		109 34	74 87	59 15	51 25	47 40	46 77	22 70
47 92	81 21	63 00	54 80		110 18	75 88	60 39	52 72	49 09	48 15	24 20
50 08	83 45	64 94	56 70		111 10	77 00	61 75	54 33	.....	49 74	25 86
52 36	85 77	66 99	58 71		112 11	78 23	63 24	56 10	.....	51 41	27 70
54 82	88 21	69 17	60 86		113 20	79 59	64 87	58 03	.....	53 18	29 72
57 44	90 75	71 46	63 16		114 42	81 08	66 68	60 14	.....	55 04	31 96
60 23	93 43	73 90	65 63		115 75	82 72	68 66	62 45	.....	57 02	34 41
63 20	96 22	76 49	68 26		117 22	84 51	70 82	.....	.....	.....	.....
66 40	99 15	79 25	71 09		118 83	86 51	73 21	.....	.....	.....	.....
69 79	102 23	82 18	74 12		120 59	88 68	75 81	.....	.....	.....	.....
73 44	105 48	85 31	77 38		122 54	91 08	78 65	.....	.....	.....	.....
77 33	108 91	88 66	80 89		124 68	93 72	81 78	.....	.....	.....	.....

For semi-annual premiums add 4 per cent and divide by 2.
For quarterly premiums, add 6 per cent and divide by 4.

Largest Amount of Insurance written on a Single Life, $50,000.

Premiums for Each $1,000 Insurance (Participating).

Adopted May 1, 1908.

	LIFE.						ENDOWMENT. Continuous Annual Premiums.								*TERM.	
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.		5 Years.	10 Years.
20	$18 01	$45 51	$33 61	$27 78	$374 08		$101 09	$65 14	$47 54	$37 27	$30 69	$26 23	$23 15		$10 43	$10 53
21	18 40	46 18	34 11	28 21	379 25		101 17	65 23	47 62	37 36	30 80	26 38	23 32		10 50	10 61
22	18 80	46 88	34 64	28 85	384 63		101 23	65 30	47 72	37 47	30 92	26 52	23 49		10 58	10 69
23	19 23	47 59	35 19	29 10	390 17		101 31	65 39	47 81	37 58	31 05	26 67	23 69		10 65	10 79
24	19 68	48 35	35 75	29 59	395 90		101 40	65 48	47 91	37 70	31 19	26 84	23 91		10 73	10 88
25	20 14	49 11	36 33	30 07	401 80		101 48	65 59	48 03	37 82	31 34	27 03	24 14		10 88	10 99
26	20 64	49 91	36 93	30 58	407 89		101 58	65 68	48 14	37 96	31 51	27 23	24 39		10 92	11 10
27	21 15	50 74	37 56	31 12	414 17		101 68	65 79	48 27	38 11	31 69	27 46	24 67		11 02	11 22
28	21 69	51 59	38 20	31 67	420 65		101 78	65 92	48 41	38 28	31 88	27 70	24 97		11 12	11 35
29	22 26	52 47	38 87	32 28	427 33		101 89	66 04	48 56	38 45	32 10	27 97	25 30		11 25	11 50
30	22 85	53 38	39 56	32 83	434 20		102 01	66 18	48 71	38 64	32 34	28 26	25 66		11 37	11 65
31	23 49	54 32	40 29	33 45	441 30		102 15	66 33	48 89	38 84	32 59	28 58	26 06		11 51	11 84
32	24 15	55 30	41 03	34 09	448 60		102 28	66 49	49 07	39 08	32 88	28 94	26 50		11 66	12 03
33	24 84	56 31	41 81	34 75	456 14		102 43	66 66	49 28	39 33	33 19	29 33	26 98		11 82	12 23
34	25 58	57 35	42 61	35 44	463 89		102 59	66 85	49 50	39 60	33 54	29 75	27 50		12 01	12 46
35	26 35	58 44	43 44	36 17	471 87		102 76	67 05	49 75	39 90	33 91	30 23	28 07		12 20	12 72
36	27 18	59 55	44 31	36 93	480 10		102 94	67 27	50 01	40 25	34 33	30 75	.....		12 42	13 00
37	28 04	60 71	45 21	37 73	488 54		103 15	67 51	50 30	40 62	34 79	31 31	.....		12 66	13 31
38	28 95	61 91	46 14	38 56	497 25		103 36	67 77	50 63	41 02	35 30	31 94	.....		12 93	13 66
39	29 91	63 15	47 13	39 42	506 18		103 60	68 06	50 99	41 47	35 86	32 62	.....		13 22	14 05
40	30 94	64 44	48 14	40 34	515 36		103 86	68 38	51 39	41 97	36 48	33 37	.....		13 55	14 49
41	32 03	65 77	49 21	41 30	524 80		104 14	68 73	51 84	42 52	37 16	.....	.....		13 90	14 99
42	33 18	67 17	50 32	42 30	534 48		104 45	69 13	52 33	43 13	37 91	.....	.....		14 31	15 55
43	34 40	68 61	51 48	43 37	544 41		104 80	69 56	52 87	43 81	38 74	.....	.....		14 77	16 20
44	35 70	70 11	52 70	44 50	554 61		105 19	70 04	53 48	44 55	39 65	.....	.....		15 29	16 93
45	37 09	71 66	53 99	45 69	565 05		105 61	70 58	54 15	45 39	40 66	.....	.....		15 88	17 74
46	38 55	73 28	55 33	46 95	575 73		106 09	71 18	54 88	46 30	.....	.....	.....		16 56	18 67
47	40 11	74 98	56 75	48 29	586 65		106 62	71 84	55 70	47 31	.....	.....	.....		17 34	19 71
48	41 79	76 74	58 24	49 72	597 81		107 21	72 58	56 63	48 43	.....	.....	.....		18 22	20 8[illegible]
49	43 56	78 59	59 81	51 22	609 17		107 86	73 39	57 64	49 67	.....	.....	.....		19 28	22 1[illegible]
50	45 45	80 51	61 47	52 83	620 74		108 59	74 30	58 76	51 08	.....	.....	.....		20 35	23 63
51	47 46	82 50	63 21	54 56	632 48		109 39	75 29	59 98	.....	.....	.....	.....		21 64	25 23
52	49 60	84 59	65 06	56 38	644 38		110 26	76 40	61 35	.....	.....	.....	.....		22 98	27 01
53	51 99	86 76	67 01	58 33	656 44		111 24	77 61	62 85	.....	.....	.....	.....		24 53	28 98
54	54 38	89 05	69 08	60 42	668 61		112 31	78 95	64 51	.....	.....	.....	.....		26 26	31 16
55	56 96	91 42	71 27	62 66	680 91		113 49	80 45	66 32	.....	.....	.....	.....		28 17	33 56
56	59 70	93 92	73 60	65 05	693 30		114 79	82 08	.....	.....	.....	.....	.....		30 29	36 22
57	62 66	96 54	76 08	67 64	705 76		116 22	83 88	.....	.....	.....	.....	.....		32 63	39 14
58	65 83	99 29	78 73	70 40	718 2[illegible]		117 80	85 86	.....	.....	.....	.....	.....		35 22	42 35
59	69 21	102 20	81 57	73 38	730 83		119 55	88 06	.....	.....	.....	.....	.....		38 08	45 89
60	72 84	105 26	84 60	76 59	743 39		121 47	90 48	.....	.....	.....	.....	.....		41 24	49 77
61	76 76	108 50	87 84	80 04	755 94		123 58	.....	.....	.....	.....	.....	.....		.....	.....
62	80 85	111 93	91 34	83 77	768 45		125 93	.....	.....	.....	.....	.....	.....		.....	.....
63	85 29	115 58	95 09	87 81	780 91		128 51	.....	.....	.....	.....	.....	.....		.....	.....
64	90 05	119 46	99 13	92 17	793 29		131 36	.....	.....	.....	.....	.....	.....		.....	.....
65	95 14	123 60	103 43	96 90	805 56		134 49	.....	.....	.....	.....	.....	.....		.....	.....

For semi-annual rates add 2 per cent and divide by 2; for quarterly rates add 3 cent and divide by 4. Any fraction of a cent in the result is to be taken as one c

*Convertible at any time during term; without medical examination during first five years.

argest Amount of Insurance it will write on a Single Life, $10,000
Premiums for Each $1,000 Insurance (Participating).
Adopted July 1, 1909.

LIFE.				ENDOWMENT. Continuous Annual Premiums		
Continuous Annual Premiums	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
$19 01	$43 99	$33 52	$27 68	$105 84	$67 77	$48 96
19 43	44 72	34 08	28 15	105 92	67 83	49 07
19 88	45 47	34 65	28 64	106 02	67 89	49 19
20 35	46 25	35 25	29 15	106 11	67 96	49 31
20 84	47 06	35 87	29 68	106 22	68 03	49 45
21 36	47 90	36 51	30 23	106 33	68 11	49 59
21 91	48 77	37 18	30 80	106 44	68 20	49 75
22 48	49 67	37 88	31 40	106 56	68 29	49 91
23 09	50 62	38 60	32 03	106 70	68 39	50 09
23 72	51 59	39 35	32 67	106 84	68 50	50 28
24 39	52 60	40 14	33 35	106 98	68 62	50 49
25 10	53 66	40 95	34 06	107 15	68 76	50 72
25 85	54 75	41 80	34 80	107 32	68 91	50 96
26 64	55 89	42 69	35 57	107 50	69 07	51 23
27 47	57 06	43 61	36 38	107 70	69 25	51 52
28 35	58 29	44 57	37 23	107 91	69 45	51 84
29 29	59 57	45 57	38 12	108 14	69 68	52 19
30 28	60 89	46 62	39 05	108 39	69 93	52 57
31 32	62 27	47 72	40 03	108 66	70 21	53 00
32 43	63 70	48 86	41 06	108 96	70 54	53 46
33 61	65 19	50 06	42 14	109 28	70 90	53 98
34 86	66 74	51 31	43 28	109 63	71 31	54 55
36 19	68 36	52 63	44 49	110 03	71 78	55 18
37 61	70 05	54 01	45 76	110 46	72 30	55 88
39 12	71 81	55 47	47 11	110 94	72 90	56 65
40 73	73 64	57 00	48 55	111 47	73 58	57 51
42 44	75 57	58 61	50 07	112 06	74 34	58 45
44 26	77 57	60 31	51 68	112 72	75 19	59 50
46 21	79 67	62 10	53 40	113 44	76 15	60 66
48 28	81 86	63 99	55 22	114 24	77 22	61 93
50 49	84 14	65 99	57 17	115 13	78 40	63 34
52 84	86 53	68 09	59 20	116 10	79 73	64 89
55 07	89 03	70 32	61 10	117 17	81 20	66 59
57 67	91 64	72 68	63 27	118 35	82 84	68 46
60 44	94 38	75 18	65 60	119 64	84 67	70 51
63 40	97 24	77 69	68 20	121 06	86 69	73 20
66 57	100 25	80 26	70 85	122 63	88 94	75 87
69 95	103 00	83 01	73 77	124 36	91 44	78 82
73 58	105 87	85 94	76 90	126 26	94 21	82 07
77 44	108 89	89 10	80 30	128 35	97 28	85 64

For semi-annual rates multiply annual by .52.
For quarterly rates multiply annual by .265.

Largest Amount of Insurance it will write on a Single Life, $10,000
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted July 1, 1909.

Age at Issue.	LIFE.				CONVERTIBLE TERM.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums	10 Years.	20 Years.
21	$18 08	$42 48	$31 29	$26 11	$11 18	$11 71
22	18 41	43 11	31 74	26 48	11 23	11 80
23	18 75	43 76	32 21	26 87	11 29	11 91
24	19 10	44 44	32 70	27 27	11 35	12 02
25	19 48	45 14	33 20	27 69	11 43	12 16
26	19 88	45 87	33 72	28 12	11 51	12 31
27	20 29	46 63	34 27	28 56	11 60	12 47
28	20 73	47 41	34 83	29 03	11 70	12 66
29	21 19	48 22	35 42	29 52	11 81	12 87
30	21 68	49 06	36 02	30 02	11 94	13 11
31	22 19	49 93	36 66	30 55	12 08	13 38
32	22 73	50 83	37 31	31 10	12 24	13 69
33	23 30	51 77	37 99	31 67	12 42	14 04
34	23 91	52 74	38 70	32 27	12 61	14 50
35	24 55	53 74	39 44	32 89	12 84	15 07
36	25 22	54 78	40 20	33 55	13 09	15 75
37	25 94	55 86	41 00	34 23	13 37	16 54
38	26 70	56 98	41 83	34 94	13 68	17 44
39	27 50	58 14	42 70	35 69	14 04	18 45
40	28 36	59 35	43 60	36 48	14 45	19 57
41	29 26	60 60	44 54	37 30	14 92	20 80
42	30 23	61 89	45 53	38 17	15 46	22 14
43	31 26	63 24	46 56	39 09	16 10	23 59
44	32 35	64 64	47 64	40 06	16 85	25 15
45	33 51	66 10	48 77	41 09	17 71	26 82
46	34 75	67 61	49 96	42 17	18 70	28 60
47	36 07	69 18	51 20	43 34	19 85	30 49
48	37 48	70 82	52 52	44 55	21 20	32 50
49	38 99	72 52	53 89	45 84	22 77	34 63
50	40 59	74 28	55 34	47 22	24 58	36 89
51	42 29	76 12	56 86	48 69	26 64	39 29
52	44 11	78 02	58 47	50 25	28 96	41 83
53	46 06	80 00	60 16	51 91	31 55	44 51
54	48 13	82 16	61 95	53 69	34 42	47 34
55	50 34	84 43	63 84	55 60	37 58	50 34
56	52 71	86 78	65 84	57 64	41 04	------
57	55 23	89 24	67 97	59 83	44 81	------
58	57 94	91 82	70 24	62 19	48 90	------
59	60 83	94 51	72 66	64 72	53 33	------
60	63 92	97 72	75 25	67 44	58 12	------

For semi-annual rates multiply annual by .52.
For quarterly rates multiply annual by .265.

Largest Amount of Insurance it will write on a Single Life, "No Specified Limit." Premium rates for Each $1,000 Insurance (Nonparticipating). Adopted February 1, 1909.

Age at Issue.	LIFE. Continuous Annual Premiums. Written in Amounts of $5,000 or over.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	Endowment at 85 Continuous Annual Premiums.	ENDOWMENT. Continuous Annual Premiums 10 Years.	ENDOWMENT. 15 Years.	ENDOWMENT. 20 Years.	ENDOWMENT. 25 Years.	ENDOWMENT. 30 Years.	10-Year Renewable Term. Adopted Jan. 1, 1911.
20	$68 10	$36 61	$27 08	$22 42	$14 87	$91 29	$57 83	$41 52	$32 06	$26 06	$ 9 70
21	69 55	37 19	27 51	22 79	15 19	91 33	57 87	41 57	32 12	26 14	9 78
22	71 10	37 80	27 97	23 17	15 54	91 38	57 94	41 64	32 21	26 24	9 85
23	72 80	38 43	28 44	23 57	15 90	91 43	58 00	41 71	32 29	26 33	9 94
24	74 50	39 07	28 91	23 98	16 27	91 47	58 05	41 77	32 36	26 43	10 03
25	76 25	39 75	29 44	24 42	16 68	91 53	58 12	41 86	32 48	26 56	10 13
26	78 20	40 44	29 94	24 85	17 09	91 58	58 18	41 93	32 56	26 68	10 23
27	80 20	41 16	30 49	25 31	17 53	91 65	58 26	42 02	32 67	26 82	10 34
28	82 25	41 91	31 06	25 79	17 99	91 72	58 34	42 12	32 80	26 98	10 46
29	84 50	42 68	31 65	26 28	18 47	91 79	58 42	42 22	32 92	27 14	10 59
30	86 80	43 50	32 27	26 80	18 99	91 87	58 53	42 35	33 08	27 33	10 74
31	89 30	44 33	32 89	27 35	19 53	91 95	58 62	42 47	33 24	27 54	10 90
32	91 85	45 21	33 55	27 92	20 10	92 05	58 73	42 62	33 42	27 77	11 08
33	94 60	46 10	34 24	28 49	20 70	92 13	58 85	42 75	33 60	28 02	11 26
34	97 45	47 03	34 95	29 11	21 33	92 25	58 98	42 93	33 82	28 30	11 48
35	100 55	48 01	35 69	29 76	22 00	92 36	59 13	43 12	34 06	28 62	11 70
36	103 80	49 01	36 46	30 43	22 71	92 49	59 28	43 31	34 33	28 95	11 96
37	107 15	50 06	37 27	31 13	23 48	92 63	59 47	43 55	34 64	29 35	12 25
38	110 80	51 15	38 12	31 88	24 27	92 79	59 67	43 81	34 97	29 78	12 58
39	114 65	52 27	38 98	32 64	25 11	92 94	59 88	44 09	35 34	30 24	12 93
40	118 70	53 45	39 91	33 46	26 01	93 14	60 13	44 42	35 75	30 77	13 34
41	123 00	54 65	40 87	34 32	26 97	93 34	60 40	44 76	36 21	31 34	13 79
42	127 55	55 91	41 86	35 21	27 97	93 57	60 70	45 16	36 72	31 96	14 31
43	132 45	57 23	42 91	36 17	29 05	93 82	61 03	45 60	37 28	32 69	14 90
44	137 65	58 60	44 01	37 17	30 19	94 11	61 42	46 10	37 92	33 48	15 56
45	143 15	60 03	45 16	38 24	31 42	94 43	61 85	46 65	38 62	34 35	16 31
46	149 05	61 52	46 39	39 36	32 72	94 80	62 33	47 27	39 41	35 30	17 16
47	155 30	63 06	47 66	40 56	34 10	95 21	62 87	47 96	40 27	36 36	18 13
48	161 95	64 67	49 01	41 83	35 58	95 66	63 47	48 72	41 23	37 50	19 19
49	169 10	66 35	50 41	43 18	37 16	96 17	64 13	49 58	42 29	38 77	20 39
50	176 70	68 11	51 90	44 61	38 85	96 75	64 89	50 53	43 47	40 15	21 71
51	184 80	69 94	53 48	46 14	40 65	97 39	65 71	51 59	44 76	.....	23 19
52	193 35	71 84	55 13	47 76	42 56	98 09	66 62	52 74	46 18	.....	24 83
53	202 55	73 84	56 89	49 50	44 62	98 88	67 66	54 04	47 75	.....	26 63
54	212 40	75 90	58 74	51 36	46 80	99 75	68 78	55 45	49 44	.....	28 63
55	222 85	78 08	60 71	53 35	49 15	100 72	70 03	57 03	51 32	.....	30 84
56	234 00	80 36	62 80	55 48	51 65	101 70	71 42	58 76	.....	.....	33 28
57	246 00	82 73	65 02	57 76	54 33	102 97	72 96	60 66	.....	.....	35 95
58	258 70	85 22	67 38	60 21	57 19	104 27	74 64	62 74	.....	.....	38 90
59	272 40	87 84	69 90	62 84	60 28	105 73	76 53	65 05	.....	.....	42 15
60	287 00	90 61	72 59	65 68	63 58	107 33	78 60	67 57	.....	.....	45 17
61	302 60	93 53	75 49	.....	.....	109 11	80 89	.....	.....	.....	.....
62	319 30	96 61	78 58	.....	.....	111 08	83 41	.....	.....	.....	.....
63	337 25	99 88	81 91	.....	.....	113 25	86 19	.....	.....	.....	.....
64	356 45	103 35	85 48	.....	.....	115 67	89 24	.....	.....	.....	.....
65	377 00	107 04	89 33	.....	.....	118 33	92 59	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

LIFE ANNUITIES—MALE

Age Last Birthday	$1000 WILL PURCHASE			Age Last Birthday			
	Annually	Semi-Annually	Quarterly		Annually	Semi-Annually	Quarterly
10	$47.20	$23.37	$11.62	50	$72.86	$36.27	$17.97
11	47.51	23.45	11.67	51	76.60	37.10	18.38
12	47.72	23.53	11.73	52	77.42	37.96	18.81
13	47.96	23.70	11.79	53	79.27	38.91	19.27
14	48.30	23.81	11.84	54	81.43	39.90	19.76
15	48.49	23.94	11.90	55	83.64	40.96	20.27
16	48.72	24.07	11.96	56	86.09	42.09	20.83
17	49.00	24.20	12.03	57	88.51	43.20	21.43
18	49.30	24.36	12.10	58	91.20	44.48	22.05
19	49.60	24.50	12.17	59	94.05	45.90	22.72
20	49.92	24.65	12.25	60	97.16	47.43	23.44
21	50.26	24.83	12.33	61	100.46	49.00	24.20
22	50.62	24.99	12.43	62	104.00	50.66	25.08
23	50.99	25.17	12.51	63	107.81	52.49	25.90
24	51.38	25.37	12.60	64	111.89	54.42	26.85
25	51.79	25.57	12.70	65	116.31	56.51	27.90
26	52.23	25.78	12.81	66	119.88	58.17	28.67
27	52.68	26.00	12.92	67	123.67	59.98	29.56
28	53.16	26.23	13.03	68	127.84	61.94	30.50
29	53.67	26.48	13.15	69	132.35	64.06	31.53
30	54.19	26.74	13.28	70	137.23	66.34	32.69
31	54.75	27.01	13.41	71	142.51	68.80	33.82
32	55.34	27.29	13.55	72	146.94	70.85	34.81
33	55.96	27.59	13.70	73	151.72	73.06	35.89
34	56.61	27.91	13.84	74	157.01	75.54	37.07
35	57.30	28.24	14.02	75	161.99	77.87	38.05
36	58.08	28.60	14.20	76	166.31	79.88	39.14
37	58.79	28.97	14.38	77	171.79	82.36	40.34
38	59.59	29.36	14.57	78	177.90	85.16	41.69
39	60.45	29.77	14.75	79	184.64	88.35	43.17
40	61.35	30.21	14.96	80	192.16	91.88	44.81
41	62.30	30.67	15.23	81	198.98	94.78	46.20
42	63.31	31.16	15.46	82	202.54	97.53	47.60
43	64.38	31.68	15.72	83	210.41	100.64	48.80
44	65.51	32.23	15.98	84	218.78	103.88	49.90
45	66.71	32.81	16.27	85	220.60	104.54	50.94
46	67.98	33.42	16.57	and			
47	69.32	34.07	16.89	over			
48	70.75	34.76	17.23				
49	72.27	35.49	17.59				

LIFE ANNUITIES—MALE

Age Last Birthday	COST OF $100 ANNUITY				Age Last Birthday			
	$100 Annually	$50 Semi-Annually	$25 Quarterly			$100 Annually	$50 Semi-Annually	[illegible]
10	$2114.30	$2129.30	$2151.80		50	$1383.50	$1378.50	$1365
11	2104.90	2120.90	2142.40		51	1322.80	1347.90	1365
12	2096.30	2120.20	2132.70		52	1297.60	1316.60	1325
13	2085.10	2110.10	2122.60		53	1260.00	1285.00	1305
14	2074.80	2099.80	2112.10		54	1229.00	1253.80	1285
15	2063.70	2063.70	2101.30		55	1196.60	1220.60	1265
16	2052.60	2077.60	2089.90		56	1162.80	1187.50	1245
17	2040.70	2055.70	2078.20		57	1129.80	1154.80	1225
18	2028.60	2053.60	2066.10		58	1096.50	1121.80	1205
19	2016.00	2041.00	2053.50		59	1062.90	1087.90	1185
20	2003.00	2028.00	2040.50		60	1029.20	1054.80	1165
21	1989.50	2014.50	2027.00		61	995.40	1020.60	1145
22	1975.60	2000.60	2013.10		62	961.50	986.80	1125
23	1961.10	1985.10	1998.60		63	927.60	952.60	1105
24	1946.30	1971.30	1983.70		64	893.70	918.70	1085
25	1930.70	1955.70	1968.20		65	859.80	884.80	1065
26	1914.70	1939.70	1952.20		66	824.80	850.60	1045
27	1898.10	1923.10	1935.60		67	788.60	833.60	1025
28	1881.00	1906.00	1918.50		68	752.30	807.20	1005
29	1863.40	1888.40	1900.80		69	715.60	780.60	985
30	1845.30	1870.30	1882.70		70	728.70	753.70	965
31	1826.40	1851.40	1863.90		71	701.70	725.70	945
32	1807.00	1832.00	1844.50		72	680.70	705.70	925
33	1787.10	1812.10	1824.30		73	659.10	684.10	905
34	1766.50	1791.50	1804.00		74	638.90	661.90	885
35	1745.80	1770.30	1783.90		75	619.60	644.60	865
36	1723.80	1748.50	1761.00		76	601.30	626.20	845
37	1701.10	1726.10	1738.60		77	583.10	607.10	825
38	1678.00	1703.00	1715.50		78	565.10	587.10	805
39	1654.30	1679.30	1691.80		79	541.60	566.60	785
40	1630.00	1655.00	1667.50		80	520.40	545.40	[illegible]
41	1605.10	1630.10	1642.60		81	502.70	527.70	[illegible]
42	1579.50	1604.50	1617.00		82	487.70	512.70	[illegible]
43	1553.30	1578.30	1590.80		83	474.80	498.80	[illegible]
44	1526.50	1551.50	1564.00		84	463.80	486.80	[illegible]
45	1499.10	1524.10	1536.60		85	453.20	476.20	[illegible]
46	1471.10	1496.10	1508.60		and			
47	1442.50	1467.50	1480.00		over			
48	1413.40	1438.40	1450.90					
49	1383.70	1408.70	1421.20					

LIFE ANNUITIES—FEMALE

$1000 WILL PURCHASE			Age Last Birthday			
Annually	Semi-Annually	Quarterly		Annually	Semi-Annually	Quarterly
$23.32	$21.35	$10.63	50	$66.18	$32.55	$16.14
22.41	21.47	10.68	51	67.61	33.24	16.48
21.57	21.57	10.73	52	69.13	33.98	16.85
21.66	21.66	10.78	53	70.74	34.75	17.22
21.78	21.78	10.83	54	72.45	35.58	17.63
21.90	21.90	10.89	55	74.27	36.46	18.08
22.02	22.02	10.96	56	76.21	37.39	18.53
22.14	22.14	11.01	57	78.27	38.38	19.01
22.27	22.27	11.07	58	80.47	39.44	19.53
22.41	22.41	11.14	59	82.83	40.57	20.09
22.55	22.55	11.21	60	85.22	41.77	20.67
22.70	22.70	11.28	61	88.00	43.06	21.30
22.85	22.85	11.36	62	90.88	44.43	21.97
23.01	23.01	11.44	63	93.94	45.89	22.69
23.19	23.19	11.53	64	97.23	47.46	23.45
23.36	23.36	11.61	65	100.76	49.14	24.27
23.54	23.54	11.71	66	104.55	50.94	25.15
23.75	23.75	11.80	67	108.62	52.88	26.08
23.96	23.96	11.91	68	113.00	54.96	27.10
24.19	24.17	12.01	69	117.72	57.18	28.18
24.40	24.40	12.12	70	122.80	59.57	29.35
24.64	24.64	12.24	71	128.29	62.15	30.60
24.90	24.88	12.37	72	132.80	64.31	31.65
25.14	25.15	12.50	73	137.87	66.64	32.77
25.43	25.43	12.66	74	143.39	69.17	34.00
25.71	25.72	12.78	75	147.75	71.26	35.05
25.73	25.03	12.88	76	152.65	73.52	36.10
25.30	26.34	13.00	77	158.03	76.01	37.30
24.69	26.46	13.28	78	162.44	78.06	38.38
24.52	27.84	13.63	79	167.30	80.38	39.38
25.60	27.42	13.61	80	172.98	83.00	40.61
26.41	27.61	13.81	81	177.60	85.09	41.63
27.57	28.32	14.20	82	183.22	87.80	42.89
28.38	28.47	14.32	83	188.07	90.37	44.14
29.14	28.14	14.66	84	193.39	92.87	45.32
29.15	29.06	14.77	85	198.54	94.94	47.32
31.22	30.16	14.96	AND OVER.			
32.36	30.70	15.32				
32.56	31.38	15.52				
34.88	31.96	15.82				

LIFE ANNUITIES—FEMALE

Age Last Birthday	COST OF $100 ANNUITY			Age Last Birthday			
	$100 Annually	$50 Semi-Annually	$25 Quarterly		$100 Annually	$50 Semi-Annually	$25 Quarterly
10	$2313.90	$2338.90	$2357.40	50	$1511.10	$1536.10	$1554.60
11	2303.60	2328.60	2341.10	51	1479.10	1504.10	1516.60
12	2292.90	2317.90	2330.40	52	1446.60	1471.60	1484.10
13	2281.80	2306.80	2319.30	53	1413.70	1438.70	1451.20
14	2270.30	2295.30	2307.80	54	1380.30	1405.30	1417.80
15	2258.40	2283.40	2295.90	55	1346.40	1371.40	1383.90
16	2246.10	2271.10	2283.60	56	1312.20	1337.20	1349.70
17	2233.40	2258.40	2270.90	57	1277.60	1302.60	1314.10
18	2220.30	2245.30	2257.70	58	1242.70	1267.70	1280.20
19	2206.60	2231.60	2244.10	59	1207.50	1232.50	1245.00
20	2192.50	2217.50	2230.00	60	1172.00	1197.00	1209.50
21	2178.00	2203.00	2215.50	61	1136.30	1161.30	1173.80
22	2163.00	2188.00	2200.50	62	1100.40	1125.40	1137.90
23	2147.50	2172.50	2185.00	63	1064.50	1089.50	1102.00
24	2131.50	2156.50	2169.00	64	1028.50	1053.50	1066.00
25	2115.00	2140.00	2152.50	65	992.50	1017.50	1030.00
26	2098.00	2123.00	2135.50	66	956.50	981.50	994.00
27	2080.40	2105.40	2117.90	67	920.60	945.60	958.10
28	2062.20	2087.20	2099.70	68	885.00	910.00	922.50
29	2043.50	2068.50	2081.00	69	849.80	874.80	887.00
30	2024.20	2049.20	2061.70	70	814.90	839.90	851.80
31	2004.40	2029.40	2041.90	71	779.50	804.50	817.00
32	1984.00	2009.00	2021.50	72	743.80	777.80	790.00
33	1963.00	1988.00	2000.50	73	725.20	750.20	763.00
34	1941.40	1966.40	1978.90	74	697.90	723.90	736.40
35	1919.20	1944.20	1956.70	75	676.80	701.80	714.30
36	1896.40	1921.40	1933.90	76	655.10	680.10	692.60
37	1872.90	1897.90	1910.40	77	632.80	657.80	670.30
38	1848.80	1873.80	1886.30	78	615.60	640.60	653.10
39	1824.10	1849.10	1861.60	79	597.40	622.40	634.90
40	1798.80	1823.80	1836.30	80	578.10	603.10	615.60
41	1772.80	1797.80	1810.30	81	562.00	586.00	598.50
42	1746.10	1771.10	1783.60	82	546.40	571.40	583.90
43	1718.90	1743.90	1756.40	83	526.90	553.90	566.40
44	1691.40	1716.00	1728.50	84	510.50	536.50	548.90
45	1662.50	1687.50	1700.00	85	491.30	516.30	528.80
46	1632.40	1658.40	1670.90	and over.			
47	1602.70	1628.70	1641.20				
48	1573.40	1598.40	1610.95				
49	1543.50	1567.50	1580.00				

Largest Amount of Insurance it will write on a Single Life, $50,000.
Premiums for each $1,000 Insurance (Nonparticipating).
Adopted Jan. 1, 1908.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	20 Payment Life Option Policy.	TERM. Renewable. Exchangeable. *5 Year.	*10 Year.	20-Year. Non-Renewable.
20	$15 37	$37 31	$27 54	$22 79	$306 34	$93 64	$59 34	$42 79	$33 19	$27 08	$31 22	$9 55	$9 70	$10 8[illegible]
21	15 70	37 90	27 98	23 17	311 11	93 67	59 37	42 83	33 24	27 16	31 44	9 61	9 77	10 6[illegible]
22	16 05	38 51	28 44	23 54	316 04	93 70	59 42	42 89	33 31	27 24	31 68	9 68	9 85	10 75
23	16 43	39 14	28 91	23 94	321 13	93 73	59 46	42 94	33 38	27 32	31 97	9 74	9 94	10 88
24	16 82	39 80	29 39	24 35	326 42	93 77	59 50	43 00	33 44	27 42	32 25	9 81	10 03	11 01
25	17 21	40 47	29 90	24 78	331 88	93 80	59 55	43 05	33 53	27 52	32 54	9 90	10 12	11 18
26	17 65	41 18	30 43	25 22	337 56	93 84	59 60	43 12	33 61	27 64	32 90	9 99	10 22	11 3[illegible]
27	18 10	41 91	30 98	25 68	343 43	93 89	59 66	43 20	33 71	27 76	33 27	10 08	10 34	11 5[illegible]
28	18 57	42 66	31 55	26 17	349 50	93 94	59 72	43 27	33 82	27 91	33 63	10 18	10 46	11 7[illegible]
29	19 07	43 45	32 14	26 66	355 79	93 99	59 79	43 36	33 93	28 07	34 07	10 29	10 59	11 97
30	19 60	44 26	32 75	27 18	362 30	94 05	59 86	43 46	34 07	28 24	34 52	10 40	10 74	12 2[illegible]
31	20 16	45 10	33 39	27 73	369 03	94 10	59 94	43 57	34 21	28 44	35 04	10 53	10 90	12 5[illegible]
32	20 74	45 99	34 04	28 29	375 99	94 18	60 03	43 69	34 37	28 65	35 60	10 66	11 08	12 8[illegible]
33	21 35	46 89	34 73	28 87	383 19	94 24	60 12	43 81	34 54	28 90	36 20	10 81	11 26	13 [illegible]
34	22 00	47 88	35 45	29 49	390 64	94 33	60 23	43 97	34 74	29 16	36 87	10 98	11 47	13 5[illegible]
35	22 70	48 81	36 19	30 14	398 34	94 42	60 35	44 13	34 97	29 47	37 58	11 16	11 70	14 0[illegible]
36	23 43	49 81	36 96	30 81	406 30	94 51	60 48	44 31	35 22	29 79	38 36	11 36	11 97	14 [illegible]
37	24 19	50 87	37 77	31 50	414 52	94 62	60 64	44 52	35 50	30 17	39 24	11 59	12 25	15 3[illegible]
38	25 01	51 96	38 61	32 24	423 00	94 74	60 80	44 75	35 81	30 59	40 14	11 83	12 53	16 0[illegible]
39	25 88	53 08	39 47	33 01	431 75	94 87	60 99	45 00	36 16	31 05	41 13	12 09	12 92	16 [illegible]
40	26 79	54 26	40 39	33 83	440 78	95 02	61 19	45 30	36 55	31 56	42 18	12 39	13 34	17 8[illegible]
41	27 77	55 47	41 35	34 67	450 09	95 19	61 43	45 62	37 00	32 13	43 33	12 81	13 90	18 8[illegible]
42	28 80	56 73	42 34	35 57	459 69	95 38	61 70	45 99	37 48	32 77	44 55	13 30	14 54	20 0[illegible]
43	29 90	58 05	43 38	36 52	469 57	95 59	62 00	46 40	38 03	33 48	45 86	13 82	15 26	21 3[illegible]
44	31 08	59 42	44 48	37 52	479 75	95 84	62 35	46 87	38 65	34 26	47 23	14 42	16 06	22 7[illegible]
45	32 32	60 84	45 62	38 58	490 20	96 11	62 73	47 39	39 33	35 12	48 70	15 11	16 97	24 3[illegible]
46	33 67	62 33	46 83	39 72	500 95	96 43	63 17	47 97	40 13	.....	50 22	15 88	17 99	.....
47	35 12	63 86	48 09	40 95	511 98	96 79	63 67	48 63	41 02	.....	51 82	16 74	19 14	.....
48	36 66	65 48	49 43	42 26	523 28	97 19	64 22	49 37	42 00	.....	53 52	17 73	20 42	.....
49	38 30	67 14	50 83	43 64	534 83	97 65	64 84	50 19	43 10	.....	55 24	18 84	21 86	.....
50	40 06	68 89	52 31	45 11	546 63	98 17	65 54	51 11	44 30	.....	57 05	20 09	23 45	.....
51	41 93	70 71	53 91	46 67	558 65	98 75	66 32	52 18	.....	.....	58 90	21 47	25 23	.....
52	43 92	72 59	55 61	48 34	570 87	99 39	67 18	53 35	.....	.....	60 83	23 03	27 21	.....
53	46 05	74 57	57 39	50 11	583 27	100 10	68 15	54 65	.....	.....	62 81	24 76	29 39	.....
54	48 33	76 62	59 28	52 02	595 87	100 91	69 22	56 09	.....	.....	64 86	26 69	31 83	.....
55	50 75	78 76	61 28	54 06	608 61	101 79	70 40	57 69	.....	.....	67 01	28 84	34 54	.....
56	53 34	81 08	63 42	56 25	621 49	102 78	71 80	.....	.....	.....	.....	31 45	37 80	.....
57	56 11	83 51	65 68	58 59	634 49	103 88	73 34	.....	.....	.....	.....	34 36	41 41	.....
58	59 07	86 04	68 09	61 10	647 57	105 10	75 03	.....	.....	.....	.....	37 60	45 44	.....
59	62 25	88 71	70 66	63 81	660 73	106 46	76 92	.....	.....	.....	.....	41 20	49 91	.....
60	65 64	91 53	73 41	66 73	673 94	107 97	79 00	.....	.....	.....	.....	45 23	54 87	.....
61	69 50	94 84	76 63	70 12	687 18	110 16	.....	.....	.....	.....	.....	48 90	59 55	.....
62	73 66	98 35	80 10	73 80	700 42	112 54	.....	.....	.....	.....	.....	52 70	64 66	.....
63	76 13	102 05	83 80	77 77	713 62	115 15	.....	.....	.....	.....	.....	56 85	70 26	.....
64	82 95	106 00	87 80	82 06	726 78	118 02	.....	.....	.....	.....	.....	61 40	76 32	.....
65	88 10	110 20	92 12	86 72	739 86	121 14	.....	.....	.....	.....	.....	66 30	82 88	.....

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.
*No policy written beyond age 55.

Largest Amount of Insurance it will write on a Single Life, *$5,000.
Premiums for Each $1,000 Insurance (Participating).

Adopted February 1, 1909. LIFE.					Adopted January 1, 1911. ENDOWMENT. Continuous Annual Premiums.					
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
$19 05	$47 70	$35 33	$29 25	$330 42	$101 43	$65 79	$48 34	$38 16	$31 63	$27 22
19 47	48 41	35 85	29 69	335 56	101 63	65 96	48 48	38 30	31 78	27 38
19 91	49 15	36 40	30 16	340 91	101 86	66 14	48 64	38 46	31 95	27 57
20 36	49 91	36 98	30 65	346 42	102 09	66 32	48 81	38 63	32 13	27 77
20 83	50 69	37 57	31 15	352 14	102 32	66 51	48 98	38 79	32 30	27 97
21 33	51 51	38 19	31 67	358 06	102 57	66 71	49 17	38 98	32 51	28 20
21 84	52 34	38 81	32 20	364 21	102 82	66 91	49 36	39 17	32 71	28 44
22 39	53 21	39 48	32 77	370 57	103 09	67 13	49 56	39 38	32 95	28 71
22 97	54 11	40 16	33 35	377 15	103 37	67 36	49 78	39 61	33 20	29 00
23 56	55 03	40 87	33 95	383 97	103 65	67 60	50 00	39 84	33 45	29 30
24 20	56 00	41 60	34 58	391 01	103 96	67 85	50 25	40 10	33 75	29 64
24 86	56 99	42 36	35 23	398 31	104 26	68 11	50 50	40 36	34 05	30 00
25 56	58 02	43 15	35 92	405 87	104 60	68 39	50 77	40 66	34 39	30 41
26 30	59 08	43 96	36 62	413 68	104 93	68 68	51 06	40 98	34 75	30 84
27 08	60 18	44 82	37 36	421 76	105 29	68 99	51 37	41 32	35 16	31 32
27 90	61 32	45 70	38 13	430 12	105 66	69 31	51 70	41 69	35 59	31 84
28 76	62 49	46 61	38 93	438 76	106 05	69 66	52 06	42 09	36 06	32 40
29 68	63 72	47 57	39 78	447 68	106 47	70 03	52 45	42 54	36 59	33 03
30 65	64 98	48 56	40 66	456 90	106 90	70 42	52 87	43 01	37 15	33 70
31 67	66 29	49 59	41 57	466 41	107 35	70 84	53 32	43 53	37 77	34 44
32 76	67 65	50 67	42 54	476 23	107 82	71 29	53 81	44 10	38 45	35 25
33 90	69 06	51 80	43 56	486 36	108 33	71 78	54 34	44 73	39 19	.....
35 12	70 52	52 97	44 63	496 81	108 87	72 31	54 93	45 41	40 01	.....
36 42	72 04	54 21	45 76	507 58	109 44	72 88	55 57	46 16	40 91	.....
37 79	73 62	55 50	46 96	518 67	110 06	73 51	56 27	46 99	41 90	.....
39 25	75 27	56 86	48 22	530 07	110 73	74 18	57 04	47 91	42 98	.....
40 81	76 99	58 29	49 56	541 80	111 44	74 93	57 89	48 91	.....	.....
42 47	78 78	59 79	50 99	553 85	112 22	75 74	58 82	50 01	.....	.....
44 24	80 65	61 38	52 50	566 20	113 05	76 62	59 84	51 23	.....	.....
46 11	82 60	63 04	54 10	578 85	113 94	77 58	60 96	52 55	.....	.....
48 12	84 63	64 80	55 81	591 76	114 92	78 64	62 19	54 01	.....	.....
50 24	86 74	66 65	57 63	604 94	115 96	79 78	63 53	55 60	.....	.....
52 51	88 95	68 61	59 57	618 35	117 08	81 03	65 01	57 35	.....	.....
54 93	91 26	70 68	61 64	631 99	118 29	82 39	66 63	59 25	.....	.....
57 52	93 68	72 88	63 86	645 86	119 61	83 90	68 41	61 34	.....	.....
60 26	96 20	75 20	66 23	659 91	121 02	85 52	70 35	63 61	.....	.....
63 20	98 85	77 68	68 78	674 12	122 57	87 31	72 49	.....	.....	.....
66 34	101 63	80 23	71 51	688 49	124 24	89 27	74 82	.....	.....	.....
69 69	104 55	83 13	74 45	703 00	126 05	91 41	77 38	.....	.....	.....
73 28	107 64	86 14	77 61	717 61	128 03	93 78	80 18	.....	.....	.....
77 11	110 89	89 36	81 02	732 33	130 18	96 36	83 24	.....	.....	.....

*If larger amount is written all above $5,000 is reinsured.
For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, *$5,0
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted February 1, 1909.

	LIFE.					ENDOWMENT. Continuous Annual Premiums.			†CONVERTIBI TERM.		
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	20 Years.
20	$16 18	$38 29	$28 76	$24 11	$306 34	$93 97	$60 51	$44 20	$12 53	$12 67	$13
21	16 52	38 89	29 21	24 49	311 11	94 03	60 57	44 27	12 63	12 77	1
22	16 90	39 51	29 68	24 88	316 04	94 09	60 65	44 35	12 79	12 94	1
23	17 29	40 15	30 16	25 29	321 13	94 15	60 72	44 43	12 96	13 12	1
24	17 70	40 82	30 66	25 73	326 42	94 22	60 80	44 52	13 14	13 31	1
25	18 12	41 50	31 19	26 17	331 88	94 28	60 87	44 61	13 33	13 51	14
26	18 58	42 22	31 73	26 63	337 56	94 36	60 96	44 71	13 53	13 73	14
27	19 06	42 96	32 36	27 11	343 43	94 45	61 06	44 82	13 74	13 95	14
28	19 55	43 73	32 88	27 61	349 50	94 54	61 16	44 94	13 96	14 20	14
29	20 08	44 52	33 49	28 12	355 79	94 63	61 26	45 06	14 20	14 45	15
30	20 63	45 36	34 13	28 67	362 30	94 73	61 39	45 21	14 45	14 73	15
31	21 22	46 22	34 78	29 24	369 03	94 84	61 51	45 36	14 72	15 03	15
32	21 83	47 12	35 46	29 83	375 99	94 96	61 64	45 53	15 01	15 34	16
33	22 48	48 04	36 18	30 44	383 19	95 07	61 79	45 69	15 32	15 69	16
34	23 16	49 00	36 92	31 08	390 64	95 22	61 95	45 90	15 65	16 05	17
35	23 89	50 01	37 69	31 76	398 34	95 36	62 13	46 12	16 00	16 45	17
36	24 66	51 05	38 50	32 47	406 30	95 53	62 32	46 35	16 38	16 87	18
37	25 46	52 12	39 33	33 19	414 52	95 69	62 53	46 61	16 79	17 33	19
38	26 33	53 24	40 21	33 97	423 00	95 88	62 76	46 90	17 23	17 84	19
39	27 24	54 41	41 12	34 78	431 75	96 08	63 02	47 23	17 70	18 38	20
40	28 20	55 62	42 08	35 64	440 78	96 31	63 30	47 59	18 21	18 98	21
41	29 23	56 87	43 09	36 54	450 09	96 56	63 62	47 98	18 76	19 64	22
42	30 31	58 18	44 13	37 49	459 69	96 84	63 97	48 43	19 37	20 37	23
43	31 48	59 54	45 22	38 48	469 57	97 13	64 34	48 91	20 03	21 17	24
44	32 71	60 97	46 38	39 55	479 75	97 48	64 79	49 47	20 76	22 06	26
45	34 02	62 45	47 58	40 67	490 20	97 85	65 27	50 07	21 57	23 03	27
46	35 41	63 99	48 86	41 83	500 95	98 27	65 80	50 74	22 46	24 11	29
47	36 90	65 60	50 20	43 10	511 98	98 75	66 41	51 50	23 45	25 30	30
48	38 48	67 28	51 61	44 44	523 28	99 27	67 08	52 33	24 54	26 60	32
49	40 18	69 03	53 09	45 86	534 83	99 85	67 81	53 26	25 75	28 04	34
50	41 99	70 86	54 66	47 36	546 63	100 50	68 63	54 28	27 08	29 62	36
51	43 91	72 77	56 31	48 97	558 65	101 22	69 54	55 42	28 53	31 34	39
52	45 95	74 76	58 05	50 68	570 87	102 01	70 54	56 66	30 13	33 24	41
53	48 13	76 84	59 89	52 50	583 27	102 88	71 66	58 04	31 88	35 31	44
54	50 47	79 01	61 85	54 47	595 87	103 86	72 89	59 56	33 80	37 57	47
55	52 96	81 28	63 91	56 55	608 61	104 92	74 23	61 23	35 89	40 04	50
56	55 61	83 66	66 11	58 79	621 49	106 10	75 73	63 07	38 19		
57	58 45	85 81	68 45	61 19	634 49	107 40	77 39	65 09	40 70		
58	61 48	88 78	70 94	63 77	647 57	108 83	79 20	67 31	43 45		
59	64 73	91 53	73 59	66 53	660 73	110 42	81 22	69 74	46 46		
60	68 20	94 45	76 43	69 52	673 94	112 17	83 44	72 41	49 74		

*If larger amount is written all above $5,000 is reinsured.
†Convertible to any other form of policy without medical examinati on any anniversary within four years from date.
For semi-annual rates all 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $50,000 Premiums for Each $1,000 Insurance (Participating). Adopted March 1, 1910.

LIFE					ENDOWMENT. Continuous Annual Premiums.			TERM.			
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.
9 18	$47 80	$35 42	$29 35	$355 76	$105 64	$68 23	$49 91	$11 08	$11 25	$11 47	$11 73
9 59	48 50	35 95	29 81	360 86	105 73	68 33	50 00	11 15	11 34	11 57	11 85
0 02	49 24	36 50	30 26	366 11	105 80	68 41	50 11	11 22	11 43	11 67	11 99
0 47	50 00	37 08	30 76	371 54	105 89	68 52	50 22	11 30	11 53	11 79	12 14
0 95	50 79	37 68	31 27	377 13	106 00	68 62	50 34	11 38	11 63	11 92	12 30
1 44	51 60	38 30	31 78	382 89	106 10	68 74	50 47	11 48	11 75	12 06	12 47
1 97	52 44	38 93	32 32	388 85	106 20	68 85	50 60	11 59	11 86	12 21	12 66
2 52	53 31	39 59	32 89	394 99	106 32	68 98	50 74	11 69	11 99	12 37	12 86
3 09	54 21	40 27	33 48	401 32	106 44	69 12	50 90	11 80	12 14	12 56	13 09
3 71	55 14	40 99	34 08	407 84	106 57	69 27	51 06	11 93	12 28	12 75	13 35
4 33	56 11	41 72	34 72	414 56	106 71	69 43	51 25	12 06	12 46	12 96	13 63
5 01	57 10	42 49	35 37	421 50	106 86	69 59	51 44	12 21	12 64	13 20	13 95
5 71	58 13	43 28	36 06	428 63	107 02	69 77	51 65	12 37	12 85	13 46	14 31
6 45	59 20	44 11	36 76	436 00	107 19	69 97	51 88	12 54	13 06	13 75	14 70
7 23	60 30	44 96	37 50	443 58	107 38	70 18	52 13	12 73	13 31	14 07	15 15
8 06	61 45	45 84	38 28	451 37	107 57	70 41	52 41	12 95	13 57	14 43	15 66
8 94	62 63	46 77	39 09	459 41	107 78	70 66	52 70	13 18	13 88	14 85	16 21
9 85	63 85	47 72	39 93	467 67	108 01	70 92	53 02	13 44	14 21	15 30	16 83
0 83	65 13	48 72	40 83	476 17	108 27	71 23	53 40	13 72	14 59	15 82	17 55
1 85	66 44	49 76	41 75	484 90	108 53	71 55	53 79	14 02	14 99	16 40	18 31
2 94	67 81	50 85	42 72	493 88	108 83	71 91	54 23	14 37	15 47	17 05	19 18
4 10	69 22	51 98	43 75	503 10	109 15	72 29	54 72	14 75	15 99	17 78	20 14
5 32	70 70	53 17	44 82	512 56	109 49	72 73	55 25	15 18	16 60	18 60	21 21
6 63	72 23	54 41	45 97	522 27	109 90	73 22	55 85	15 66	17 28	19 52	22 40
8 01	73 82	55 71	47 18	532 23	110 32	73 75	56 51	16 21	18 05	20 55	23 74
9 49	75 47	57 08	48 44	542 43	110 80	74 34	57 24	16 85	18 92	21 71	25 19
1 05	77 20	58 51	49 80	552 87	111 33	75 01	58 05	17 57	19 91	22 98	26 81
2 71	78 99	60 02	51 22	563 55	111 92	75 73	58 93	18 39	21 03	24 42	28 58
4 50	80 88	61 62	52 75	574 45	112 58	76 54	59 95	19 33	22 26	26 01	30 54
6 39	82 83	63 30	54 36	585 55	113 30	77 42	61 04	20 39	23 65	27 77	32 70
8 40	84 88	65 06	56 08	596 86	114 10	78 42	62 24	21 58	25 19	29 71	35 05
0 54	87 00	66 93	57 92	608 33	114 98	79 51	63 57	22 90	26 90	31 86	.....
2 81	89 23	68 90	59 87	619 96	115 94	80 71	65 04	24 37	28 80	34 22	.....
5 25	91 54	70 93	61 95	631 75	117 01	82 02	66 66	26 01	30 89	36 82	.....
7 85	93 98	73 20	64 19	643 65	118 19	83 48	68 45	27 84	33 21	39 66	.....
0 61	96 51	75 55	66 58	655 66	119 47	85 09	70 40	29 87	35 77	42 78	.....
3 57	99 18	78 04	69 15	667 77	120 91	86 86	72 55	32 12	38 60	.....	.....
6 72	101 98	80 69	71 90	679 95	122 46	88 80	74 90	34 60	41 70	.....	.....
0 09	104 92	83 53	74 85	692 18	124 19	90 95	77 48	37 34	45 12	.....	.....
3 70	108 03	86 56	78 04	704 45	126 08	93 32	80 31	40 37	48 89	.....	.....
7 56	111 30	89 80	81 47	716 72	128 17	95 92	83 41	43 72	53 08	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life. $50,0
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted Jan. 1, 1908.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	CONVERTIBLE TERM. 5 Years.	10 Years.	15 Years.	
20	$14 96	$36 85	$27 27	$22 60	$301 39	$91 79	$58 17	$41 78	$9 93	$10 09	$10 28	$1
21	15 29	37 44	27 71	22 97	306 08	91 83	58 22	41 84	10 00	10 17	10 37	1
22	15 63	38 05	28 17	23 36	310 93	91 88	58 28	41 91	10 06	10 24	10 47	1
23	15 99	38 68	28 64	23 75	315 96	91 93	58 34	41 97	10 13	10 34	10 57	1
24	16 37	39 33	29 13	24 17	321 16	91 98	58 40	42 05	10 21	10 43	10 69	1
25	16 77	40 00	29 64	24 59	326 55	92 04	58 47	42 13	10 30	10 53	10 82	1
26	17 18	40 71	30 17	25 04	332 13	92 10	58 54	42 21	10 39	10 63	10 95	1
27	17 62	41 44	30 72	25 51	337 91	92 17	58 62	42 30	10 48	10 75	11 09	1
28	18 08	42 19	31 29	25 99	343 90	92 23	58 70	42 40	10 58	10 88	11 26	1
29	18 57	42 97	31 88	26 49	350 09	92 31	58 79	42 51	10 70	11 01	11 43	1
30	19 08	43 79	32 50	27 02	356 50	92 39	58 88	42 63	10 82	11 17	11 62	1
31	19 62	44 63	33 13	27 56	363 13	92 48	58 99	42 76	10 95	11 34	11 83	1
32	20 19	45 51	33 80	28 13	370 00	92 57	59 10	42 90	11 09	11 52	12 06	1
33	20 79	46 41	34 49	28 73	377 10	92 67	59 23	43 06	11 25	11 71	12 32	1
34	21 43	47 36	35 21	29 35	384 44	92 78	59 36	43 23	11 41	11 93	12 61	1
35	22 10	48 33	35 96	30 00	392 03	92 90	59 51	43 42	11 61	12 17	12 94	1
36	22 81	49 35	36 74	30 68	399 87	93 03	59 67	43 63	11 82	12 44	13 31	1
37	23 56	50 40	37 55	31 39	407 97	93 17	59 85	43 86	12 05	12 74	13 72	1
38	24 35	51 50	38 40	32 13	416 34	93 33	60 06	44 12	12 30	13 08	14 18	1
39	25 19	52 63	39 29	32 91	424 97	93 50	60 28	44 41	12 57	13 44	14 70	1
40	26 09	53 81	40 21	33 73	433 88	93 69	60 52	44 73	12 88	13 87	15 29	1
41	27 04	55 03	41 17	34 60	443 06	93 90	60 80	45 09	13 22	14 34	15 94	1
42	28 04	56 30	42 18	35 51	452 53	94 13	61 11	45 49	13 61	14 89	16 68	1
43	29 11	57 63	43 24	36 47	462 28	94 39	61 45	45 94	14 04	15 50	17 50	2
44	30 25	59 01	44 35	37 48	472 32	94 69	61 84	46 45	14 54	16 19	18 42	2
45	31 47	60 44	45 51	38 55	482 65	95 02	62 28	47 01	15 13	16 99	19 47	2
46	32 76	61 94	46 74	39 69	493 26	95 39	62 76	47 63	15 82	17 92	20 68	2
47	34 13	63 50	48 03	40 90	504 15	95 80	63 31	48 33	16 61	18 99	22 05	2
48	35 60	65 13	49 38	42 18	515 31	96 27	63 92	49 11	17 52	20 19	23 58	2
49	37 17	66 83	50 81	43 54	526 73	96 79	64 60	49 98	18 56	21 53	25 28	2
50	38 83	68 60	52 32	44 99	538 38	97 38	65 36	50 94	19 72	23 02	27 15	3
51	40 61	70 45	53 91	46 53	550 27	98 03	66 20	52 00	21 01	.....	29 22	
52	42 51	72 37	55 58	48 17	562 35	98 75	67 13	53 18	22 44	.....	31 51	
53	44 53	74 38	57 35	49 93	574 63	99 54	68 16	54 48	24 04	.....	34 02	
54	46 68	76 47	59 22	51 80	587 10	100 43	69 31	55 92	25 82	.....	36 79	
55	48 98	78 66	61 21	53 81	599 72	101 41	70 57	57 51	27 81	.....	39 83	
56	51 44	80 95	63 31	55 96	612 48	102 49	71 98	59 26	.....	.....	.....	
57	54 06	83 35	65 55	58 26	625 36	103 69	73 53	61 18	.....	.....	.....	
58	56 87	85 87	67 94	60 74	638 34	105 02	75 24	63 29	.....	.....	.....	
59	59 87	88 52	70 49	63 40	651 41	106 49	77 15	65 62	.....	.....	.....	
60	63 08	91 31	73 21	66 27	664 53	108 11	79 24	68 16	.....	.....	.....	

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

rgest Amount of Insurance it will write on a Single Life, $100,000. Premiums for Each $1,000 Insurance (Participating). Adopted Jan. 1, 1900.

LIFE.					ENDOWMENT. Continuous Annual Premiums.								
Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.
$ 40	$46 30	$34 19	$28 25	$377 86	101 53	$65 43	$47 75	$37 45	$30 86	$26 41	$23 84	$21 24	$19 86
80	47 00	34 71	28 69	382 83	101 60	65 51	47 84	37 55	30 97	26 55	23 52	21 46	20 13
28	47 73	35 26	29 15	387 46	101 68	65 60	47 94	37 66	31 10	26 71	23 71	21 70	20 43
67	48 47	35 82	29 63	392 74	101 76	65 69	48 04	37 78	31 24	26 88	23 92	21 96	20 75
14	49 24	36 40	30 12	398 20	101 85	65 79	48 15	37 90	31 39	27 06	24 15	22 25	21 09
63	50 04	37 00	30 63	403 83	101 94	65 89	48 26	38 04	31 56	27 26	24 40	22 56	21 47
15	50 87	37 63	31 16	409 63	102 04	66 00	48 39	38 19	31 73	27 49	24 68	22 90	21 87
69	51 72	38 27	31 71	415 61	102 14	66 11	48 52	38 35	31 93	27 73	24 98	23 27	22 31
26	52 61	38 94	32 28	421 78	102 25	66 24	48 67	38 52	32 14	28 00	25 32	23 68	22 79
85	53 52	39 64	32 87	428 14	102 37	66 37	48 83	38 71	32 38	28 29	25 68	24 12	23 30
48	54 46	40 36	33 49	434 70	102 49	66 52	49 00	38 92	32 63	28 61	26 08	24 60	.....
14	55 44	41 10	34 13	441 45	102 63	66 68	49 18	39 14	32 92	28 96	26 51	25 12	.....
84	56 45	41 88	34 80	448 41	102 77	66 85	49 38	39 39	33 23	29 35	26 99	25 68	.....
58	57 50	42 68	35 49	455 57	102 93	67 03	49 60	39 67	33 57	29 78	27 51	26 29	.....
35	58 58	43 51	36 22	462 95	103 10	67 23	49 85	39 97	33 95	30 24	28 08	26 96	.....
17	59 70	44 38	36 98	470 54	103 28	67 45	50 11	40 30	34 36	30 76	28 70	.....	.....
04	60 86	45 28	37 77	478 36	103 48	67 68	50 41	40 67	34 82	31 33	29 38	.....	.....
95	62 06	46 22	38 60	486 39	103 69	67 94	50 73	41 07	35 33	31 95	30 12	.....	.....
92	63 30	47 20	39 47	494 65	103 93	68 23	51 09	41 52	35 89	32 63	30 92	.....	.....
94	64 59	48 22	40 38	503 14	104 18	68 55	51 48	42 02	36 50	33 33	31 79	.....	.....
03	65 93	49 28	41 34	511 85	104 46	68 90	51 92	42 57	37 18	34 20	.....	.....	.....
13	67 31	50 39	42 35	520 80	104 77	69 28	2 41	43 17	37 93	35 10	.....	.....	.....
40	68 76	51 56	43 41	529 98	105 11	69 71	52 95	43 85	38 76	36 08	.....	.....	.....
70	70 25	52 78	44 54	539 40	105 49	70 19	53 55	44 59	39 67	37 15	.....	.....	.....
08	71 81	54 06	45 73	549 05	105 92	70 73	54 22	45 42	40 67	38 32	.....	.....	.....
55	73 44	55 40	46 99	558 92	106 39	71 32	54 96	46 33	41 78	.....	.....	.....	.....
12	75 13	56 82	48 33	569 02	106 91	71 98	55 78	47 34	42 99	.....	.....	.....	.....
78	76 90	58 31	49 75	579 32	107 50	72 71	56 69	48 46	44 31	.....	.....	.....	.....
56	78 74	59 88	51 26	589 83	108 15	73 53	57 70	49 69	45 76	.....	.....	.....	.....
45	80 66	61 54	52 87	60. 51	108 87	74 43	58 81	51 05	47 35	.....	.....	.....	.....
46	82 66	63 28	54 58	611 36	109 66	75 42	60 04	52 54	.....	.....	.....	.....	.....
60	84 74	65 13	56 41	622 36	110 53	76 52	61 40	54 17	.....	.....	.....	.....	.....
89	86 92	67 07	58 36	633 50	111 50	77 73	62 90	55 96	.....	.....	.....	.....	.....
33	89 20	69 14	60 45	644 76	112 57	79 07	64 55	57 92	.....	.....	.....	.....	.....
93	91 58	71 33	62 68	656 12	113 74	80 55	66 36	60 06	.....	.....	.....	.....	.....
70	94 07	73 66	65 08	667 57	115 03	82 17	68 36	.....	.....	.....	.....	.....	.....
66	96 69	76 15	67 65	679 08	116 46	83 97	70 55	.....	.....	.....	.....	.....	.....
83	99 44	78 79	70 42	690 65	118 03	85 96	72 96	.....	.....	.....	.....	.....	.....
21	102 34	81 62	73 39	702 25	119 77	88 15	75 59	.....	.....	.....	.....	.....	.....
83	105 40	84 65	76 60	713 85	121 68	90 56	78 48	.....	.....	.....	.....	.....	.....
70	108 64	87 90	80 06	725 45	123 80	93 21	.....	.....	.....	.....	.....	.....	.....
86	112 07	91 39	83 79	737 02	126 13	96 13	.....	.....	.....	.....	.....	.....	.....
29	115 71	95 13	87 82	748 53	128 70	99 34	.....	.....	.....	.....	.....	.....	.....
04	119 59	99 17	92 18	759 96	131 54	102 86	.....	.....	.....	.....	.....	.....	.....
14	123 73	103 51	96 90	771 31	134 67	106 72	.....	.....	.....	.....	.....	.....	.....
60	128 14	108 20	102 01	782 52	138 10	.....	.....	.....	.....	.....	.....	.....	.....
46	132 85	113 26	107 53	793 59	141 88	.....	.....	.....	.....	.....	.....	.....	.....
78	137 88	118 78	113 52	804 48	146 00	.....	.....	.....	.....	.....	.....	.....	.....
46	143 25	124 64	119 99	815 19	150 50	.....	.....	.....	.....	.....	.....	.....	.....
66	148 98	131 04	127 00	825 68	155 40	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .51.
For quarterly rates multiply annual by .26.

Largest Amount of Insurance it will write on a Single Life. "No death limit." Premiums for each $1,000 Insurance (Participating).

Age at Issue.	†ADOPTED JANUARY 1, 1907. LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	ADOPTED MAY 1, 1909. ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	ADOPTED JAN. 1, 19 TERM. Yearly Renewable	*5 Years.	*10 Years.
15	$17 40	$44 62	$33 03	$27 34	$24 02	$21 88	101 06	$65 44	$47 96	37 75	31 18	$10 82	10 89	11 00
16	17 73	45 22	33 48	27 72	24 36	22 20	101 16	65 53	48 06	37 85	31 29	10 89	10 97	11 08
17	18 07	45 85	33 95	28 12	24 71	22 52	101 26	65 63	48 16	37 96	31 40	10 97	11 06	11 18
18	18 44	46 49	34 44	28 53	25 08	22 86	101 38	65 74	48 27	38 07	31 52	11 06	11 16	11 30
19	18 81	47 16	34 94	28 95	25 46	23 21	101 50	65 85	48 38	38 19	31 65	11 20	11 30	11 39
20	19 21	47 85	35 46	29 39	25 85	23 58	101 62	65 96	48 50	38 31	31 79	11 38	11 40	11 50
21	19 62	48 56	36 00	29 84	26 26	23 95	101 75	66 09	48 62	38 44	31 93	11 38	11 46	11 62
22	20 06	49 30	36 55	30 31	26 68	24 36	101 88	66 22	48 75	38 58	32 08	11 46	11 58	11 75
23	20 51	50 06	37 13	30 80	27 12	24 77	102 02	66 35	48 89	38 73	32 25	11 58	11 70	11 89
24	20 99	50 85	37 73	31 31	27 57	25 19	102 17	66 49	49 04	38 89	32 42	11 70	11 83	12 03
25	21 49	51 67	38 35	31 83	28 05	25 64	102 32	66 64	49 19	39 06	32 62	11 82	11 97	12 18
26	22 01	52 51	38 98	32 37	28 54	26 11	102 48	66 80	49 36	39 24	32 82	11 96	12 12	12 35
27	22 56	53 38	39 65	32 94	29 06	26 59	102 65	66 97	49 53	39 43	33 04	12 10	12 27	12 52
28	23 14	54 28	40 33	33 52	29 58	27 10	102 83	67 14	49 72	39 64	33 28	12 25	12 43	12 71
29	23 74	55 21	41 05	34 13	30 14	27 63	103 02	67 33	49 92	39 86	33 54	12 42	12 61	12 91
30	24 38	56 18	41 78	34 76	30 72	28 19	103 22	67 53	50 13	40 10	33 82	12 59	12 80	13 12
31	25 05	57 18	42 55	35 42	31 32	28 77	103 43	67 74	50 36	40 35	34 13	12 77	13 00	13 36
32	25 75	58 21	43 34	36 11	31 96	29 38	103 65	67 97	50 60	40 64	34 46	12 97	13 22	13 61
33	26 50	59 28	44 16	36 82	32 62	30 02	103 88	68 21	50 87	40 95	34 82	13 19	13 45	13 88
34	27 28	60 38	45 02	37 56	33 31	30 70	104 13	68 47	51 15	41 28	35 22	13 41	13 71	14 18
35	28 11	61 53	45 91	38 34	34 02	31 42	104 40	68 74	51 47	41 64	35 66	13 65	13 98	14 50
36	28 98	62 71	46 83	39 15	34 80	32 17	104 68	69 04	51 80	42 04	36 14	13 92	14 28	14 85
37	29 90	63 94	47 79	40 00	35 60	32 97	104 98	69 36	52 17	42 48	36 66	14 20	14 60	15 24
38	30 88	65 21	48 79	40 89	36 45	33 81	105 31	69 71	52 57	42 95	37 23	14 52	14 95	15 66
39	31 91	66 53	49 83	41 81	37 34	34 70	105 65	70 09	53 01	43 47	37 86	14 85	15 33	16 13
40	33 01	67 90	50 92	42 79	38 28	35 65	106 03	70 50	53 49	44 05	38 55	15 22	15 75	16 65
41	34 16	69 32	52 06	43 82	39 28	36 66	106 43	70 94	54 01	44 67	39 30	15 61	16 20	17 22
42	35 39	70 79	53 24	44 90	40 33	37 74	106 86	71 43	54 59	45 37	40 14	16 04	16 70	17 87
43	36 70	72 32	54 49	46 04	41 45	38 89	107 33	71 97	55 22	46 13	41 05	16 50	17 26	18 59
44	38 08	73 91	55 79	47 25	42 65	40 12	107 85	72 56	55 92	46 97	42 05	17 03	17 88	19 39
45	39 55	75 57	57 16	48 52	43 92	41 43	108 41	73 21	56 69	47 89	43 15	17 59	18 57	20 28
46	41 12	77 30	58 60	49 87	45 27	.....	109 03	73 92	57 54	48 91	44 35	18 24	19 35	21 27
47	42 79	79 10	60 11	51 31	46 72	.....	109 71	74 71	58 48	50 03	45 67	18 94	20 23	22 38
48	44 57	80 98	61 71	52 83	48 27	.....	110 45	75 58	59 51	51 26	47 11	19 74	21 21	23 61
49	46 46	82 95	63 39	54 45	49 33	.....	111 26	76 53	60 65	52 62	48 68	20 65	22 30	24 97
50	48 48	84 99	65 16	56 17	51 70	.....	112 15	77 57	61 90	54 10	50 39	21 67	23 51	26 47
51	50 62	87 12	67 03	58 01	53 69	.....	113 13	78 72	63 27	55 73	.....	22 80	24 85	28 13
52	52 91	89 35	69 01	59 97	55 64	.....	114 19	79 98	64 78	57 50	.....	24 05	26 33	29 96
53	55 35	91 68	71 10	62 06	57 85	.....	115 35	81 36	66 43	59 45	.....	25 42	27 97	31 97
54	57 95	94 11	73 31	64 29	60 18	.....	116 61	82 87	68 24	61 57	.....	26 96	29 77	34 17
55	60 72	96 66	75 66	66 69	62 70	.....	118 00	84 53	70 23	63 88	.....	28 63	31 76	36 60
56	63 68	99 33	78 16	69 26	.....	.....	119 51	86 30	72 42	.....	.....	.....	33 94	39 26
57	66 84	102 13	80 82	72 01	.....	.....	121 17	88 36	74 81	.....	.....	.....	36 35	42 18
58	70 22	105 08	83 66	74 98	.....	.....	122 98	90 56	77 42	.....	.....	.....	38 99	45 38
59	73 83	108 19	86 69	78 16	.....	.....	124 96	92 98	80 28	.....	.....	.....	41 90	48 89
60	77 69	111 47	89 94	81 60	.....	.....	127 14	95 63	83 41	.....	.....	.....	45 09	52 72
61	81 82	114 94	93 43	.....	.....	.....	129 53	98 54	.....	.....	.....	.....	.....	.....
62	86 24	118 62	97 17	.....	.....	.....	132 16	101 74	.....	.....	.....	.....	.....	.....
63	90 97	122 53	101 18	.....	.....	.....	135 03	105 23	.....	.....	.....	.....	.....	.....
64	96 05	126 69	105 51	.....	.....	.....	138 20	109 06	.....	.....	.....	.....	.....	.....
65	101 48	131 13	110 17	.....	.....	.....	141 66	113 25	.....	.....	.....	.....	.....	.....
66	107 31	135 86	.....	.....	.....	.....	145 46	.....	.....	.....	.....	.....	.....	.....
67	113 56	140 92	.....	.....	.....	.....	149 61	.....	.....	.....	.....	.....	.....	.....
68	120 25	146 32	.....	.....	.....	.....	154 14	.....	.....	.....	.....	.....	.....	.....
69	127 42	152 09	.....	.....	.....	.....	159 07	.....	.....	.....	.....	.....	.....	.....
70	135 11	158 26	.....	.....	.....	.....	164 44	.....	.....	.....	.....	.....	.....	.....

*Not renewa when term e pires. If term for 10 or ma years policy ma be exclus within 5 ye from date to l or Endowme Plan at attain age.

For semi-annual rates multiply annual by .52.
For quarterly rates multiply annual by .265.
†Rates for ages 15 to 20 inclusive adopted January 1, 1909.

Largest Amount of Insurance it will write on a Single Life, $20,000
Premium Rates per $1,000 of Insurance (Participating).
Adopted January 15, 1911

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
18	$19 24	$43 49	$32 84	$27 66	$350 30	$103 04	$66 25	$48 31	$37 93	$31 34
19	19 65	44 19	33 37	28 10	355 85	103 12	66 34	48 41	38 04	31 47
20	20 07	44 91	33 92	28 56	361 60	103 20	66 43	48 52	38 16	31 61
21	20 52	45 65	34 49	29 04	367 55	103 29	66 53	48 63	38 29	31 76
22	20 99	46 42	35 08	29 55	373 70	103 39	66 64	48 75	38 43	31 92
23	21 48	47 22	35 69	30 08	380 10	103 50	66 75	48 88	38 58	32 10
24	22 00	48 06	36 33	30 63	386 70	103 61	66 87	49 02	38 74	32 29
25	22 54	48 93	37 00	31 20	393 55	103 73	67 00	49 17	38 91	32 50
26	23 11	49 83	37 69	31 79	400 65	103 85	67 14	49 33	39 10	32 73
27	23 72	50 76	38 41	32 41	407 95	103 98	67 29	49 50	39 31	32 98
28	24 36	51 73	39 15	33 05	415 55	104 12	67 45	49 69	39 54	33 26
29	25 03	52 74	39 93	33 72	423 40	104 27	67 63	49 89	39 79	33 57
30	25 74	53 79	40 74	34 42	431 55	104 43	67 82	50 11	40 06	33 90
31	26 49	54 88	41 58	35 16	439 95	104 60	68 02	50 35	40 35	34 27
32	27 28	56 01	42 46	35 93	448 65	104 79	68 24	50 62	40 67	34 67
33	28 11	57 18	43 37	36 73	457 65	105 00	68 48	50 91	41 03	35 11
34	28 99	58 39	44 32	37 57	466 90	105 22	68 74	51 23	41 43	35 60
35	29 93	59 65	45 32	38 45	476 50	105 46	69 03	51 58	41 87	36 14
36	30 93	60 97	46 36	39 38	486 40	105 72	69 34	51 97	42 35	36 74
37	31 99	62 34	47 45	40 36	496 60	106 00	69 69	52 40	42 88	37 39
38	33 11	63 76	48 58	41 39	507 15	106 31	70 07	52 88	43 47	38 11
39	34 30	65 24	49 77	42 47	518 00	106 65	70 49	53 40	44 12	38 91
40	35 56	66 78	51 02	43 61	529 15	107 03	70 96	53 98	44 84	39 79
41	36 90	68 38	52 34	44 82	540 70	107 45	71 49	54 63	45 64	40 75
42	38 33	70 06	53 72	46 10	552 55	107 91	72 07	55 35	46 52	41 81
43	39 86	71 81	55 17	47 45	564 70	108 42	72 71	56 15	47 49	42 98
44	41 49	73 64	56 70	48 88	577 25	108 99	73 42	57 03	48 57	44 26
45	43 22	75 55	58 31	50 41	590 05	109 62	74 22	58 01	49 76	45 66
46	45 06	77 54	60 00	52 04	603 20	110 34	75 10	59 09	51 07	47 19
47	47 03	79 62	61 79	53 77	616 60	111 12	76 07	60 28	52 51	48 86
48	49 13	81 79	63 68	55 61	630 25	111 98	77 14	61 60	54 09	.....
49	51 36	84 06	65 68	57 57	644 15	112 93	78 32	63 05	55 83	.....
50	53 75	86 43	67 79	59 66	658 30	113 98	79 62	64 65	57 73	.....
51	56 30	88 91	70 02	61 90	672 70	115 13	81 06	66 41	59 80	.....
52	59 01	91 50	72 39	64 30	687 25	116 40	82 64	68 34	62 06	.....
53	61 91	94 22	74 90	66 86	701 95	117 80	84 39	70 46	.....	.....
54	65 00	97 07	77 58	69 60	716 85	119 33	86 31	72 79	.....	.....
55	68 31	100 07	80 43	72 55	731 85	121 02	88 43	75 35	.....	.....
56	71 85	103 22	83 48	75 72	747 00	122 89	90 77	78 15	.....	.....
60	75 64	106 55	86 74	79 13	762 20	124 95	93 34	81 21	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $20,000.
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted January 24, 1912.

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.			Convertible Term Non-ren'w'ble	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	10 Years.	20 Years.
21	$15 80	$38 00	$28 10	$23 40	$92 00	$58 30	$42 10	$ 9 60	$10 10
22	16 10	38 60	28 60	23 80	92 10	58 40	42 20	9 70	10 20
23	16 50	39 20	29 10	24 20	92 20	58 50	42 30	9 80	10 30
24	16 80	39 90	29 60	24 60	92 30	58 60	42 40	9 90	10 40
25	17 20	40 60	30 10	25 00	92 40	58 70	42 50	10 00	10 60
26	17 70	41 30	30 60	25 50	92 50	58 80	42 60	10 10	10 80
27	18 10	42 00	31 20	25 90	92 60	58 90	42 70	10 20	11 00
28	18 50	42 80	31 80	26 40	92 70	59 00	42 80	10 30	11 20
29	19 00	43 60	32 40	26 90	92 80	59 10	42 90	10 40	11 40
30	19 50	44 40	33 00	27 50	92 90	59 20	43 00	10 60	11 60
31	20 10	45 30	33 60	28 00	93 00	59 30	43 10	10 80	11 90
32	20 60	46 20	34 30	28 60	93 10	59 50	43 30	11 00	12 20
33	21 20	47 10	35 00	29 20	93 20	59 60	43 40	11 20	12 60
34	21 90	48 00	35 70	29 80	93 40	59 70	43 60	11 40	13 00
35	22 50	49 00	36 50	30 40	93 50	59 90	43 80	11 60	13 40
36	23 20	50 00	37 30	31 10	93 70	60 10	44 00	11 90	13 90
37	24 00	51 10	38 10	31 80	93 80	60 30	44 30	12 20	14 40
38	24 80	52 20	38 90	32 60	94 00	60 50	44 50	12 50	15 00
39	25 60	53 40	39 80	33 40	94 20	60 70	44 80	12 90	15 70
40	26 50	54 60	40 70	34 20	94 40	61 00	45 20	13 30	16 50
41	27 40	55 80	41 70	35 00	94 70	61 30	45 50	13 80	17 30
42	28 40	57 10	42 70	35 90	94 90	61 60	45 90	14 30	18 20
43	29 50	58 40	43 80	36 90	95 20	62 00	46 40	14 90	19 30
44	30 60	59 80	44 90	37 90	95 50	62 40	46 90	15 60	20 50
45	31 80	61 30	46 10	39 00	95 90	62 80	47 50	16 40	21 8
46	33 10	62 80	47 30	40 10	96 30	63 30	48 10	17 30	23 2
47	34 50	64 30	48 60	41 30	96 70	63 90	48 80	18 30	24 8
48	36 00	65 90	49 90	42 60	97 20	64 50	49 60	19 40	26 6
49	37 50	67 60	51 30	43 90	97 70	65 20	50 50	20 60	28 5
50	39 20	69 40	52 80	45 30	98 30	65 90	51 40	22 00	30 5
51	41 00	71 30	54 40	46 90	99 00	66 70	52 40	23 50	32 7
52	42 90	73 20	56 10	48 50	99 70	67 70	53 60	25 20	35 0
53	44 90	75 20	57 90	50 20	100 50	68 70	54 90	27 00	37 4
54	47 00	77 30	59 70	52 10	101 40	69 80	56 30	29 00	39 9
55	49 30	79 40	61 60	54 10	102 30	71 10	57 80	31 20	42 6
56	51 80	81 60	63 70	56 20	103 40	72 50	59 50	33 70	45 5
57	54 40	84 00	65 90	58 50	104 60	74 00	61 40	36 50	48 7
58	57 20	86 50	68 30	60 90	105 90	75 70	63 50	39 70	52 1
59	60 30	89 10	70 80	63 50	107 30	77 60	65 80	43 30	55 7
60	63 50	91 90	73 50	66 40	108 80	79 60	68 40	47 20	59 5

Cash or Loan Values, Extended Insurance and Paid-up Values same as under Participati Policies.

Largest Amount of Insurance it will write on a Single Life, $25,000. Premiums for each $1,000 Insurance (Participating). Adopted Jan. 1, 1901.

	LIFE OPTION POLICIES.					ENDOWMENT BONDS.—Continuous Annual Premiums.							RENEWABLE TERM. May, 1907.	
Age.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	5 Years.	10 Years.
18	73	46	35	34	40	28	54	372	81	$101	56	65	94	$48
19	13	47	04	34	92	28	99	377	65	101	77	66	13	48
19	56	47	76	35	46	29	45	383	14	101	98	66	27	48
20	00	48	49	36	08	29	92	388	82	102	20	66	87	48
20	46	49	26	36	61	30	41	394	68	102	43	66	48	48
20	95	50	05	37	21	30	92	400	70	102	65	66	59	48
21	46	50	87	37	83	31	45	406	93	102	76	66	71	49
21	99	51	72	38	47	32	00	413	37	102	88	66	84	49
22	56	52	59	39	14	32	57	419	99	103	01	66	98	49
23	15	53	50	39	83	33	17	426	82	103	14	67	13	49
23	77	54	43	40	55	33	78	433	84	103	28	67	29	49
24	42	55	40	41	30	34	43	441	10	103	43	67	46	49
25	11	56	40	42	07	35	09	448	57	103	59	67	64	50
25	84	57	44	42	87	35	79	456	27	103	77	67	84	50
26	60	58	52	43	70	36	51	464	21	103	95	68	05	50
27	41	59	63	44	57	37	27	472	36	104	15	68	28	50
28	26	60	78	45	47	38	06	480	78	104	37	68	53	51
29	16	61	98	46	41	38	89	489	43	104	60	68	80	51
30	11	63	22	47	38	39	76	498	32	104	85	69	10	51
31	11	64	50	48	40	40	66	507	46	105	12	69	43	52
32	18	65	88	49	46	41	62	516	85	105	42	69	78	52
33	31	67	21	50	56	42	62	526	50	105	74	70	18	53
34	51	68	64	51	72	43	68	536	40	106	10	70	61	53
35	78	70	13	52	93	44	79	546	56	106	49	71	09	54
37	13	71	68	54	21	45	97	556	98	106	92	71	62	54
38	56	73	30	55	54	47	21	567	65	107	40	72	21	55
40	09	74	98	56	95	48	53	578	59	107	93	72	86	56
41	72	76	74	58	42	49	93	589	77	108	52	73	58	57
43	45	78	57	59	98	51	42	601	16	109	17	74	38	58
45	30	80	48	61	62	53	00	612	80	109	89	75	27	59
47	27	82	48	63	35	54	69	624	62	110	68	76	24	60
49	36	84	56	65	18	56	48	636	62	111	56	77	32	61
51	59	86	78	67	11	58	39	648	80	112	52	78	50	63
53	96	89	00	69	15	60	43	661	13	113	57	79	80	64
56	50	91	37	71	31	62	62	673	59	114	74	81	24	66
59	20	93	86	73	61	64	96	686	17	116	02	82	82	68
62	09	96	46	76	05	67	47	698	83	117	42	84	56	70
65	17	99	20	78	65	70	16	711	57	118	97	86	48	73
68	46	102	08	81	42	73	05	724	33	120	67	88	59	75
71	98	105	11	84	39	76	16	737	21	122	54	90	91	78
75	75	108	32	87	56	79	52	750	06	124	60	93	47	81
79	77	111	71	90	97	83	13	762	90	126	87	96	28	84
84	06	115	30	94	62	87	02	775	69	129	36	99	37	88
88	70	119	12	98	55	91	23	788	44	132	11	102	75	92
93	65	123	19	102	77	95	78	801	09	135	14	106	46	96
98	95	127	53	107	32	100	71	813	64	138	47	110	53	101

Age.	25 Years.	30 Years.	35 Years.	40 Years.	5 Years.	10 Years.
18	$38 07	31 46	$26 99	$23 90	$11 41	11 60
19	38 19	31 59	27 14	24 08	11 48	11 69
19	38 31	31 73	27 30	24 27	11 56	11 78
20	38 43	31 87	27 48	24 48	11 64	11 88
20	38 57	32 03	27 66	24 71	11 73	11 98
20	38 71	32 20	27 87	24 96	11 83	12 10
21	38 87	32 38	28 09	25 23	11 93	12 22
21	39 03	32 58	28 33	25 53	12 04	12 36
22	39 21	32 80	28 60	25 85	12 16	12 50
22	39 41	33 03	28 89	26 21	12 29	12 66
23	39 62	33 29	29 20	26 59	12 43	12 84
23	39 86	33 57	29 55	27 02	12 58	13 03
23	40 11	33 88	29 93	27 48	12 74	13 24
24	40 39	34 22	30 34	27 98	12 92	13 47
24	40 69	34 59	30 80	28 53	13 12	13 73
25	41 02	35 00	31 30	29 13	13 34	14 00
25	41 39	35 45	31 85	29 79	13 58	14 31
26	41 79	35 94	32 45	30 50	13 84	14 65
26	42 23	36 49	33 11	31 27	14 13	15 04
27	42 72	37 08	33 83	32 11	14 45	15 47
27	43 25	37 74	34 62	33 08	14 81	15 96
28	43 85	38 46	35 48	34 01	15 20	16 50
28	44 50	39 26	36 42	35 08	15 64	17 13
29	45 22	40 13	37 45	36 24	16 14	17 84
29	46 02	41 10	38 58	37 49	16 71	18 64
30	46 90	42 16	39 80	38 84	17 36	19 54
30	47 87	43 32	41 13	40 30	18 11	20 56
31	48 95	44 59	42 58	41 86	18 96	21 70
31	50 13	45 98	44 18	43 55	19 92	22 98
32	51 43	47 51	45 85	45 36	21 01	24 43
32	52 87	49 17	47 69	47 30	22 24	26 01
33	54 44	50 97	49 67	49 38	23 60	27 76
33	56 16	52 94	51 81	51 60	25 13	29 74
34	58 04	55 07	54 12	53 97	26 82	31 91
34	60 09	57 38	56 59	56 50	28 70	34 31
35	62 34	59 89	59 26	59 20	30 79	36 94
35	64 78	62 61	62 12	.....	33 10	39 86
36	67 45	65 54	65 18	.....	35 66	43 10
36	70 36	68 72	68 47	.....	38 49	46 64
37	73 53	72 15	71 98	.....	41 62	50 58
37	76 97	75 84	75 75	.....	45 07	54 80
38	80 71	79 88	.....	.....	48 88	59 49
38	84 77	84 11	.....	.....	53 08	64 62
39	88 83	88 71	.....	.....	57 71	70 20
39	93 96	93 65	.....	.....	62 82	76 26
40	99 14	98 95	.....	.....	68 45	82 80

For semi-annual rates multiply annual by .51.
For quarterly rates multiply annual by .26.

LIFE ANNUITY RATES.

Age Last Birthday	MALES						FEMALES					
	Price of $100 Annuity			Annuity Purchased by $1,000			Price of $100 Annuity			Annuity Purchased by $1,000		
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
20	$2,091	$2,116	$2,128	$47 82	$23 63	$11 75	$2,204	$2,229	$2,241	$45 37	$22 43	$11 [illegible]
21	2,077	2,102	2,114	48 15	23 79	11 83	2,189	2,214	2,226	45 68	22 58	11 [illegible]
22	2,063	2,088	2,100	48 47	23 95	11 90	2,175	2,200	2,212	45 98	22 73	11 [illegible]
23	2,048	2,073	2,085	48 83	24 12	11 99	2,160	2,185	2,197	46 30	22 88	11 [illegible]
24	2,033	2,058	2,070	49 19	24 30	12 08	2,144	2,169	2,181	46 64	23 05	11 [illegible]
25	2,017	2,042	2,054	49 58	24 49	12 17	2,128	2,153	2,165	46 99	23 22	11 [illegible]
26	2,001	2,026	2,038	49 98	24 68	12 27	2,111	2,136	2,148	47 37	23 41	11 [illegible]
27	1,984	2,009	2,021	50 40	24 89	12 37	2,094	2,119	2,131	47 76	23 60	11 [illegible]
28	1,966	1,991	2,003	50 86	25 11	12 48	2,076	2,101	2,113	48 17	23 80	11 [illegible]
29	1,948	1,973	1,985	51 33	25 34	12 59	2,057	2,082	2,094	48 61	24 02	11 [illegible]
30	1,930	1,955	1,967	51 81	25 58	12 71	2,038	2,063	2,075	49 07	24 24	12 [illegible]
31	1,911	1,936	1,948	52 33	25 83	12 83	2,019	2,044	2,056	49 53	24 46	12 [illegible]
32	1,891	1,916	1,928	52 88	26 10	12 97	1,999	2,024	2,036	50 03	24 70	12 [illegible]
33	1,871	1,896	1,908	53 45	26 37	13 10	1,978	2,003	2,015	50 56	24 96	12 [illegible]
34	1,850	1,875	1,887	54 05	26 67	13 25	1,957	1,982	1,994	51 10	25 23	12 [illegible]
35	1,828	1,853	1,865	54 70	26 98	13 40	1,935	1,960	1,972	51 68	25 51	12 [illegible]
36	1,806	1,831	1,843	55 37	27 31	13 56	1,913	1,938	1,950	52 27	25 80	12 [illegible]
37	1,783	1,808	1,820	56 09	27 65	13 74	1,890	1,915	1,927	52 91	26 11	12 [illegible]
38	1,760	1,785	1,797	56 82	28 01	13 91	1,866	1,891	1,903	53 59	26 44	13 [illegible]
39	1,735	1,760	1,772	57 64	28 41	14 11	1,842	1,867	1,879	54 29	26 78	13 [illegible]
40	1,711	1,736	1,748	58 45	28 80	14 30	1,817	1,842	1,854	55 04	27 14	13 [illegible]
41	1,685	1,710	1,722	59 35	29 24	14 52	1,793	1,818	1,830	55 77	27 50	13 [illegible]
42	1,659	1,684	1,696	60 28	29 69	14 74	1,768	1,793	1,805	56 56	27 89	13 [illegible]
43	1,632	1,657	1,669	61 27	30 18	14 98	1,743	1,768	1,780	57 37	28 28	14 [illegible]
44	1,605	1,630	1,642	62 31	30 67	15 23	1,716	1,741	1,753	58 28	28 72	14 [illegible]
45	1,577	1,602	1,614	63 41	31 21	15 49	1,688	1,713	1,725	59 24	29 19	14 [illegible]
46	1,549	1,574	1,586	64 56	31 77	15 76	1,659	1,684	1,696	60 28	29 69	14 [illegible]
47	1,520	1,545	1,557	65 79	32 36	16 06	1,630	1,655	1,667	61 35	30 21	15 [illegible]
48	1,490	1,515	1,527	67 11	33 00	16 37	1,600	1,625	1,637	62 50	30 77	15 [illegible]
49	1,460	1,485	1,497	68 49	33 67	16 70	1,569	1,594	1,606	63 73	31 37	15 [illegible]
50	1,429	1,454	1,466	69 98	34 39	17 05	1,538	1,563	1,575	65 02	31 99	15 [illegible]
51	1,398	1,423	1,435	71 53	35 14	17 42	1,507	1,532	1,544	66 36	32 64	16 [illegible]
52	1,366	1,391	1,403	73 21	35 95	17 82	1,475	1,500	1,512	67 80	33 33	16 [illegible]
53	1,334	1,359	1,371	74 96	36 79	18 23	1,442	1,467	1,479	69 35	34 08	16 [illegible]
54	1,301	1,326	1,338	76 86	37 71	18 68	1,409	1,434	1,446	70 97	34 87	17 [illegible]
55	1,268	1,293	1,305	78 86	38 67	19 16	1,376	1,401	1,413	72 67	35 69	17 [illegible]
56	1,235	1,260	1,272	80 97	39 68	19 65	1,342	1,367	1,379	74 52	36 58	18 [illegible]
57	1,201	1,226	1,238	83 26	40 78	20 19	1,308	1,333	1,345	76 45	37 51	18 [illegible]
58	1,167	1,192	1,204	85 69	41 95	20 76	1,274	1,299	1,311	78 49	38 49	19 [illegible]
59	1,133	1,158	1,170	88 26	43 18	21 37	1,239	1,264	1,276	80 71	39 56	19 [illegible]
60	1,099	1,124	1,136	90 99	44 48	22 01	1,204	1,229	1,241	83 06	40 68	20 [illegible]
61	1,064	1,089	1,101	93 98	45 91	22 71	1,169	1,194	1,206	85 54	41 88	20 [illegible]
62	1,030	1,055	1,067	97 09	47 39	23 43	1,134	1,159	1,171	88 18	43 14	21 [illegible]
63	995	1,020	1,032	100 50	49 02	24 22	1,098	1,123	1,135	91 07	44 52	22 [illegible]
64	961	986	998	104 06	50 71	25 05	1,063	1,088	1,100	94 07	45 96	22 [illegible]
65	926	951	963	107 99	52 58	25 96	1,027	1,052	1,064	97 37	47 53	23 [illegible]
66	892	917	929	112 11	54 53	26 91	992	1,017	1,029	100 81	49 16	24 [illegible]
67	858	883	895	116 55	56 63	27 93	956	981	993	104 69	50 97	25 [illegible]
68	824	849	861	121 36	58 89	29 04	921	946	958	108 58	52 85	26 [illegible]
69	791	816	828	126 42	61 27	30 19	886	911	923	112 87	54 88	27 [illegible]
70	759	784	796	131 75	63 78	31 41	851	876	888	117 51	57 08	28 [illegible]
71	728	753	765	137 36	66 40	32 68	817	842	854	122 40	59 38	29 [illegible]
72	698	723	735	143 27	69 16	34 01	783	808	820	127 71	61 88	30 [illegible]
73	669	694	706	149 48	72 05	35 41	750	775	787	133 33	64 52	31 [illegible]
74	644	669	681	155 28	74 74	36 71	720	745	757	138 89	67 11	33 [illegible]
75	623	648	660	160 51	77 16	37 88	692	717	729	144 51	69 74	34 [illegible]
76	604	629	641	165 56	79 49	39 00	668	693	705	149 70	72 15	35 [illegible]
77	587	612	624	170 36	81 70	40 06	647	672	684	154 56	74 40	36 [illegible]
78	571	596	608	175 13	83 89	41 12	628	653	665	159 24	76 57	37 [illegible]
79	555	580	592	180 18	86 21	42 23	610	635	647	163 93	78 74	38 [illegible]
80	540	565	577	185 19	88 50	43 33	592	617	629	168 92	81 04	39 [illegible]
81	526	551	563	190 11	90 74	44 40	574	599	611	174 22	83 47	40 [illegible]
82	513	538	550	194 93	92 94	45 45	558	583	595	179 21	85 76	42 [illegible]
83	502	527	539	199 20	94 88	46 38	544	569	581	183 82	87 87	43 [illegible]
84	491	516	528	203 67	96 90	47 35	530	555	567	188 68	90 09	44 [illegible]

largest Amount of Insurance it will write on a Single Life, $50,000. Premiums for each $1,000 Insurance (Participating). Adopted January 1, 1908.

LIFE.								ENDOWMENT. Continuous Annual Premiums.					TERM. Renewable and Convertible.	
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.
$18 50	$45 50	$33 80	$28 10	$24 70	$22 60	372 50	100 10	$64 80	$47 50	$37 40	$30 90	$11 60	$11 70
18 90	46 20	34 30	28 50	25 10	23 00	377 50	100 20	64 90	47 60	37 50	31 10	11 60	11 80
19 30	46 90	34 90	29 00	25 50	23 40	383 00	100 30	65 00	47 70	37 60	31 20	11 70	11 90
19 70	47 60	35 40	29 40	26 00	23 70	388 50	100 40	65 10	47 80	37 80	31 30	11 80	12 00
20 20	48 30	36 00	29 90	26 40	24 20	394 00	100 50	65 20	47 90	37 90	31 50	11 90	12 10
20 70	49 10	36 60	30 40	26 90	24 60	400 00	100 60	65 30	48 10	38 00	31 70	12 00	12 30
21 20	49 90	37 20	30 90	27 30	25 00	406 00	100 70	65 40	48 20	38 20	31 90	12 10	12 40
21 80	50 80	37 80	31 50	27 80	25 50	412 50	100 80	65 50	48 30	38 40	32 00	12 20	12 50
22 30	51 60	38 50	32 10	28 30	26 00	419 00	100 90	65 70	48 50	38 50	32 30	12 30	12 70
22 90	52 50	39 10	32 60	28 90	26 50	425 50	101 00	65 80	48 70	38 70	32 50	12 50	12 80
23 50	53 40	39 90	33 20	29 40	27 00	432 50	101 20	66 00	48 80	39 00	32 80	12 60	13 00
24 10	54 40	40 60	33 90	30 00	27 60	439 50	101 30	66 20	49 00	39 20	33 00	12 70	13 20
24 80	55 40	41 40	34 50	30 60	28 20	447 00	101 50	66 40	49 30	39 40	33 30	12 90	13 40
25 50	56 40	42 10	35 20	31 30	28 80	454 50	101 70	66 60	49 50	39 70	33 70	13 10	13 60
26 20	57 40	43 00	35 90	31 90	29 50	462 00	101 90	66 80	49 70	40 00	34 10	13 30	13 90
27 00	58 50	43 80	36 70	32 60	30 10	470 00	102 10	67 00	50 00	40 30	34 50	13 50	14 20
27 90	59 70	44 70	37 50	33 40	30 90	478 50	102 30	67 30	50 30	40 70	34 90	13 70	14 50
28 80	60 80	45 60	38 30	34 10	31 60	487 00	102 50	67 50	50 60	41 10	35 40	14 00	14 80
29 70	62 10	46 60	39 10	34 90	32 50	495 50	102 80	67 80	51 00	41 50	35 90	14 30	15 20
30 70	63 30	47 60	40 00	35 80	33 30	504 50	103 00	68 10	51 40	42 00	36 50	14 60	15 70
31 70	64 60	48 60	41 00	36 70	34 20	513 50	103 30	68 50	51 80	42 60	37 20	15 00	16 10
32 80	66 00	49 70	41 90	37 70	.....	523 00	103 70	68 90	52 30	.....	37 90	15 40	16 70
34 00	67 40	50 90	43 00	38 70	.....	532 50	104 00	69 30	52 80	.....	38 70	15 80	17 30
35 30	68 90	52 00	44 10	39 80	.....	542 50	104 40	69 80	53 40	.....	39 50	16 30	18 00
36 60	70 40	53 30	45 20	40 90	.....	553 00	104 80	70 30	54 10	.....	40 50	16 90	18 90
38 00	72 00	54 60	46 30	42 10	.....	563 50	105 30	70 90	54 80	.....	41 50	17 60	19 80
39 50	73 60	56 00	47 80	43 40	.....	574 00	105 80	71 60	55 60	.....	42 70	18 30	20 80
41 10	75 40	57 50	49 20	44 80	.....	585 00	106 40	72 30	56 40	.....	43 90	19 20	21 90
42 80	77 20	59 00	50 60	46 30	.....	596 00	107 10	73 10	57 40	.....	45 30	20 10	23 20
44 70	79 00	60 60	52 20	47 90	.....	607 50	107 80	73 90	58 50	.....	46 80	21 30	24 70
46 60	81 00	62 30	53 80	49 60	.....	619 00	108 60	74 90	59 60	.....	48 40	22 50	26 30
48 60	83 10	64 10	55 60	.....	.....	630 50	109 50	76 00	60 90	.....	.....	23 90	28 10
50 80	85 20	66 00	57 50	.....	.....	642 50	110 40	77 20	62 40	.....	.....	25 40	30 10
53 20	87 40	68 00	59 50	.....	.....	654 50	111 50	78 40	63 90	.....	.....	27 10	32 20
55 70	89 80	70 20	61 70	.....	.....	667 00	112 60	79 90	65 70	.....	.....	29 00	34 70
58 30	92 20	72 40	64 00	.....	.....	679 00	113 90	81 40	67 60	.....	.....	31 10	37 30
61 20	94 80	.....	.....	.....	.....	691 50	115 30	83 20	.....	.....	.....	33 50	40 30
64 20	97 50	.....	.....	.....	.....	704 00	116 80	85 00	.....	.....	.....	36 00	43 50
67 50	100 30	.....	.....	.....	.....	716 50	118 50	87 10	.....	.....	.....	38 90	47 10
70 90	103 30	.....	.....	.....	.....	729 00	120 40	89 40	.....	.....	.....	42 00	51 00
74 60	106 50	.....	.....	.....	.....	741 50	122 40	92 00	.....	.....	.....	45 50	55 30
78 60	109 80	.....	.....	.....	.....	754 00	124 60	94 70	.....	.....	.....	.....	.....
82 90	113 40	.....	.....	.....	.....	766 50	127 10	97 80	.....	.....	.....	.....	.....
87 40	117 10	.....	.....	.....	.....	779 00	129 80	101 10	.....	.....	.....	.....	.....
92 30	121 10	.....	.....	.....	.....	791 50	132 80	104 80	.....	.....	.....	.....	.....
97 30	125 40	.....	.....	.....	.....	804 00	136 10	108 80	.....	.....	.....	.....	.....

For one-half or one-quarter yearly premiums notes are taken for pro rata amount of annual premium with interest at 6 per cent per annum for the time of deferred payments only

Largest Amount of Insurance it will write on a Single Life, $50,
Premiums for Each $1000 Insurance (Participating)
Adopted December, 1912

FOR ANNUAL DIVIDEND POLICIES INCLUDING WAIVER OF PREMI AND INSTALLMENT DISABILITY BENEFITS

Age at Issue	LIFE						ENDOWMENTS Continuous Annual Premiums						10 Premiums 15 Year Endowment
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	40 Years	
15	$17 65	$45 01	$33 32	$27 60	$24 26	$22 11	$100 84	$65 34	$47 98	$37 82	$31 28	$26 84	$23 70	$99 85
16	17 99	45 62	33 78	27 99	24 61	22 44	101 03	65 50	48 12	37 95	51 41	26 97	23 85	90 07
17	18 34	46 27	34 27	28 41	24 97	22 77	101 24	65 67	48 26	38 08	31 55	27 13	24 01	90 28
18	18 72	46 92	34 77	28 83	25 35	23 12	101 44	65 84	48 40	38 23	31 69	27 28	24 19	90 49
19	19 10	47 60	35 29	29 26	25 74	23 49	101 66	66 02	48 56	38 38	31 86	27 45	24 38	90 71
20	19 51	48 31	35 82	29 71	26 14	23 87	101 88	66 19	48 72	38 54	32 01	27 62	24 59	90 94
21	19 93	49 03	36 37	30 18	26 56	24 26	102 10	66 38	48 88	38 70	32 18	27 80	24 81	91 17
22	20 38	49 79	36 93	30 66	26 99	24 67	102 35	66 57	49 06	38 88	32 37	28 01	25 04	91 42
23	20 84	50 56	37 53	31 16	27 44	25 09	102 59	66 76	49 24	39 06	32 56	28 22	25 29	91 67
24	21 34	51 36	38 14	31 68	27 91	25 52	102 84	66 97	49 44	39 24	32 76	28 45	25 55	91 93
25	21 86	52 20	38 77	32 21	28 41	25 99	103 10	67 19	49 64	39 45	32 99	28 70	25 84	92 20
26	22 38	53 05	39 41	32 76	28 91	26 48	103 37	67 41	49 85	39 66	33 22	28 97	26 14	92 48
27	22 95	53 94	40 09	33 34	29 44	26 98	103 66	67 65	50 07	39 89	33 48	29 27	26 48	92 78
28	23 54	54 85	40 78	33 93	29 98	27 51	103 95	67 89	50 30	40 14	33 75	29 58	26 83	93 08
29	24 15	55 79	41 52	34 56	30 56	28 06	104 25	68 16	50 55	40 40	34 03	29 91	27 22	93 40
30	24 81	56 78	42 27	35 21	31 16	28 64	104 58	68 43	50 82	40 68	34 36	30 27	27 65	93 73
31	25 50	57 80	43 06	35 89	31 78	29 24	104 91	68 72	51 10	40 98	34 69	30 66	28 10	94 08
32	26 22	58 85	43 87	36 60	32 44	29 87	105 27	69 02	51 40	41 31	35 06	31 09	28 60	94 45
33	26 99	59 94	44 71	37 33	33 13	30 54	105 64	69 35	51 73	41 67	35 46	31 55	29 15	94 84
34	27 79	61 06	45 59	38 09	33 85	31 25	106 03	69 69	52 07	42 04	35 90	32 05	29 74	95 25
35	28 65	62 23	46 51	38 90	34 59	31 99	106 44	70 05	52 44	42 46	36 37	32 60	30 38	95 68
36	29 55	63 44	47 46	39 75	35 40	32 76	106 87	70 44	52 85	42 91	36 88	33 19	.....	96 13
37	30 50	64 70	48 45	40 64	36 23	33 59	107 33	70 85	53 29	43 40	37 43	33 84	.....	96 62
38	31 51	66 00	49 48	41 57	37 12	34 45	107 81	71 29	53 77	43 92	38 02	34 54	.....	97 13
39	32 57	67 35	50 56	42 53	38 04	35 38	108 31	71 77	54 28	44 49	38 68	35 31	.....	97 67
40	33 71	68 76	51 68	43 55	39 01	36 33	108 84	72 28	54 83	45 10	39 40	36 16	.....	98 25
41	34 90	70 22	52 87	44 62	40 04	.....	109 41	72 84	55 42	45 77	40 17	.....	.....	98 86
42	36 17	71 73	54 11	45 74	41 12	.....	110 02	73 45	56 07	46 49	41 03	.....	.....	99 51
43	37 52	73 30	55 43	46 92	42 27	.....	110 67	74 11	56 77	47 27	41 97	.....	.....	100 21
44	38 95	74 95	56 79	48 17	43 50	.....	111 37	74 83	57 52	48 14	43 00	.....	.....	100 95
45	40 47	76 68	58 22	49 48	44 80	.....	112 14	75 59	58 34	49 10	44 12	.....	.....	101 81
46	42 10	78 49	59 71	50 87	46 19	.....	112 98	76 42	59 23	50 14	.....	.....	.....	102 73
47	43 84	80 39	61 27	52 34	47 68	.....	113 91	77 31	60 20	51 28	.....	.....	.....	103 74
48	45 69	82 38	62 92	53 90	49 27	.....	114 89	78 26	61 28	52 55	.....	.....	.....	104 83
49	47 66	84 45	64 65	55 56	50 98	.....	115 93	79 28	62 43	53 93	.....	.....	.....	105 98
50	49 77	86 58	66 46	57 32	52 80	.....	117 03	80 38	63 70	55 45	.....	.....	.....	107 18
51	52 01	88 78	68 36	59 20	.....	.....	118 17	81 54	65 09	57 12	.....	.....	.....	108 42
52	54 41	91 05	70 37	61 20	.....	.....	119 35	82 81	66 62	58 95	.....	.....	.....	109 73
53	56 96	93 39	72 48	63 34	.....	.....	120 60	84 19	68 29	60 94	.....	.....	.....	111 13
54	59 68	95 83	74 70	65 62	.....	.....	121 94	85 71	70 11	63 12	.....	.....	.....	112 63
55	62 58	98 38	77 06	68 07	.....	.....	123 38	87 36	72 11	65 50	.....	.....	.....	114 26

For semi-annual rates multiply by 1.04 and divide by 2.
For quarterly rates multiply by 1.06 and divide by 4.

Best Amount of Insurance it will write on a Single Life, $300,000 Premiums for Each $1,000 Insurance (Participating).

LIFE. (*Adopted March, 1899.)							ENDOWMENT—Continuous Annual Premiums. (*Adopted January 1, 1909.)				
Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
17 40	$44 62	$33 03	$27 34	$24 02	$21 88	363 10	100 60	$65 17	$47 79	$37 64	$31 10
17 73	45 22	33 48	27 72	24 36	22 20	367 85	100 78	65 31	47 92	37 76	31 22
18 07	45 85	33 95	28 12	24 71	22 52	372 77	100 97	65 46	48 05	37 88	31 35
18 44	46 49	34 44	28 53	25 08	22 86	377 84	101 16	65 61	48 18	38 01	31 48
18 81	47 16	34 94	28 95	25 46	23 21	383 08	101 36	65 77	48 33	38 15	31 63
19 21	47 85	35 46	29 39	25 85	23 58	388 50	101 57	65 93	48 48	38 30	31 77
19 62	48 56	36 00	29 84	26 26	23 95	394 08	101 78	66 11	48 63	38 45	31 93
20 06	49 30	36 55	30 31	26 68	24 36	399 84	102 01	66 29	48 79	38 61	32 10
20 51	50 06	37 13	30 80	27 12	24 77	405 77	102 24	66 47	48 96	38 78	32 28
20 99	50 85	37 73	31 31	27 57	25 19	411 91	102 48	66 67	49 14	38 95	32 46
21 49	51 67	38 35	31 83	28 05	25 64	418 23	102 73	66 87	49 33	39 14	32 67
22 01	52 51	38 98	32 37	28 54	26 11	424 76	102 99	67 08	49 53	39 34	32 88
22 56	53 38	39 65	32 94	29 05	26 59	431 49	103 26	67 30	49 73	39 55	33 12
23 14	54 28	40 33	33 52	29 58	27 10	438 43	103 54	67 53	49 96	39 78	33 37
23 74	55 21	41 05	34 13	30 14	27 63	445 59	103 83	67 78	50 18	40 02	33 63
24 38	56 18	41 78	34 76	30 72	28 19	452 96	104 14	68 03	50 43	40 28	33 93
25 05	57 18	42 55	35 42	31 32	28 77	460 57	104 45	68 30	50 69	40 55	34 24
25 75	58 21	43 34	36 11	31 96	29 38	468 41	104 79	68 58	50 96	40 85	34 58
26 50	59 28	44 16	36 82	32 62	30 02	476 49	105 13	68 88	51 26	41 18	34 95
27 28	60 38	45 02	37 56	33 31	30 70	484 81	105 49	69 19	51 57	41 52	35 36
28 11	61 53	45 91	38 34	34 02	31 42	493 37	105 87	69 52	51 91	41 90	35 80
28 98	62 71	46 83	39 15	34 80	32 17	502 21	106 27	69 88	52 28	42 31	36 28
29 90	63 94	47 79	40 00	35 60	32 97	511 29	106 69	70 26	52 67	42 76	36 81
30 88	65 21	48 79	40 89	36 45	33 81	520 64	107 13	70 65	53 10	43 24	37 38
31 91	66 53	49 83	41 81	37 34	34 70	530 24	107 59	71 08	53 56	43 77	38 01
33 01	67 90	50 92	42 79	38 28	35 65	540 12	108 07	71 54	54 06	44 35	38 70
34 16	69 32	52 06	43 82	39 28	.....	550 27	108 59	72 04	54 60	44 99	39 45
35 39	70 79	53 24	44 90	40 33	.....	560 69	109 14	72 58	55 20	45 68	40 28
36 70	72 32	54 49	46 04	41 45	.....	571 39	109 72	73 16	55 85	46 44	41 19
38 08	73 91	55 79	47 25	42 65	.....	582 38	110 35	73 80	56 56	47 28	42 19
39 55	75 57	57 16	48 52	43 92	.....	593 64	111 03	74 48	57 34	48 21	43 28
41 12	77 30	58 60	49 87	45 27	.....	605 16	111 75	75 24	58 20	49 22	.....
42 79	79 10	60 11	51 31	46 72	.....	616 95	112 54	76 06	59 14	50 33	.....
44 57	80 98	61 71	52 83	48 27	.....	629 00	113 38	76 95	60 17	51 56	.....
46 46	82 95	63 39	54 45	49 93	.....	641 29	114 29	77 93	61 31	52 90	.....
48 48	84 99	65 16	56 17	51 70	.....	653 82	115 28	79 00	62 55	54 37	.....
50 62	87 12	67 03	58 01	.....	.....	666 54	116 34	80 16	63 91	55 98	.....
52 91	89 35	69 01	59 97	.....	.....	679 44	117 48	81 43	65 41	57 75	.....
55 35	91 68	71 10	62 06	.....	.....	692 54	118 71	82 81	67 05	59 67	.....
57 95	94 11	73 31	64 29	.....	.....	705 77	120 04	84 33	68 84	61 77	.....
60 72	96 66	75 66	66 69	.....	.....	719 16	121 48	85 98	70 81	64 07	.....
63 68	99 33	78 16	69 26	.....	.....	732 67	123 05	87 79	72 97	.....	.....
66 84	102 13	80 82	72 01	.....	.....	746 29	124 74	89 77	76 32	.....	.....
70 22	105 08	83 66	74 98	.....	.....	759 99	126 58	91 94	77 91	.....	.....
73 83	108 19	86 69	78 16	.....	.....	773 75	128 58	94 33	80 73	.....	.....
77 69	111 47	89 94	81 60	.....	.....	787 55	130 76	96 94	88 82	.....	.....
81 82	114 94	93 43	.....	.....	.....	801 38	133 14	99 80	.....	.....	.....
86 24	118 62	97 17	.....	.....	.....	815 20	135 75	102 94	.....	.....	.....
90 97	122 53	101 18	.....	.....	.....	829 01	138 57	106 37	.....	.....	.....
96 05	126 69	105 51	.....	.....	.....	842 77	141 68	110 14	.....	.....	.....
101 48	131 13	110 17	.....	.....	.....	856 47	145 08	114 25	.....	.....	.....

For semi-annual rates multiply by 1.04 and divide by 2.
For quarterly rates multiply by 1.06 and divide by 4.
*Rates ages 15 to 20 inclusive adopted January 1, 1909.

Largest Amount of Insurance it will carry on a Single Life $20,000.
Premiums for each $1,000 Insurance (Participating).

Adopted 1900																	Adopted, 19	
	LIFE.							ENDOWMENT. Continuous Annual Premiums.						Compoun Mortua Additio	
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Pay. Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	20 Payment Life.	20-Year	
20	$19 00	$43 50	$32 70	$27 45	$24 40	$342	103 65	$66 20	$48 00	$38 20	$31 40	$28 05	$49	
21	19 40	44 30	33 30	27 95	24 85	348	103 70	66 30	48 10	38 30	31 55	28 55	49	
22	19 85	45 05	33 85	28 40	25 30	355	103 75	66 35	48 15	38 40	31 70	29 05	49	
23	20 30	45 85	34 45	28 90	25 75	361	103 80	66 40	48 25	38 55	31 85	29 60	49	
24	20 75	46 70	35 10	29 45	26 20	368	103 85	66 50	48 35	38 70	32 00	30 15	49	
25	21 30	47 60	35 75	30 00	26 70	375	103 95	66 60	48 50	38 85	32 20	30 75	49	
26	21 85	48 55	36 45	30 60	27 25	383	104 05	66 75	48 65	39 05	32 45	31 40	49	
27	22 40	49 50	37 20	31 25	27 85	391	104 20	66 90	48 85	39 25	32 70	32 10	50	
28	23 00	50 50	38 00	31 90	28 45	399	104 35	67 05	49 00	39 45	32 95	32 80	50	
29	23 60	51 55	38 75	32 55	29 05	407	104 50	67 25	49 20	39 70	33 20	33 50	50	
30	24 25	52 60	39 55	33 25	29 65	415	104 60	67 40	49 40	39 95	33 50	34 25	50	
31	24 90	53 65	40 35	33 90	30 25	424	104 75	67 55	49 60	40 20	33 80	35 00	51	
32	25 60	54 75	41 15	34 60	30 90	432	104 90	67 75	49 80	40 45	34 15	35 80	52	
33	26 35	55 85	42 00	35 35	31 60	441	105 05	67 90	50 05	40 75	34 50	36 60	52	
34	27 10	57 00	42 90	36 15	32 30	450	105 20	68 10	50 30	41 05	34 90	37 45	53	
35	27 95	58 20	43 80	36 95	33 05	459	105 40	68 35	50 55	41 40	35 35	38 35	53	
36	28 80	59 45	44 75	37 75	33 85	469	105 60	68 55	50 85	41 80	35 80	39 30	54	
37	29 70	60 70	45 75	38 60	34 65	479	105 75	68 80	51 15	42 20	36 30	40 30	54	
38	30 60	61 95	46 75	39 50	35 45	489	105 95	69 05	51 50	42 60	36 85	41 30	55	
39	31 60	63 30	47 75	40 40	36 35	499	106 15	69 35	51 85	43 10	37 40	42 30	55	
40	32 60	64 65	48 85	41 35	37 25	509	106 35	69 65	52 25	43 60	38 05	43 45	56	
41	33 70	66 05	49 95	42 35	38 20	520	106 60	70 00	52 70	44 15	38 75	44 65	56	
42	34 85	67 55	51 10	43 40	39 25	531	106 90	70 40	53 20	44 80	39 55	45 95	56	
43	36 10	69 10	52 35	44 55	40 35	542	107 25	70 85	53 75	45 55	40 40	47 35	57	
44	37 45	70 70	53 65	45 70	41 50	554	107 65	71 30	54 40	46 30	41 35	48 80	57	
45	38 85	72 35	55 00	46 95	42 75	566	108 10	71 85	55 05	47 20	42 40	50 35	58	
46	40 30	74 10	56 40	48 30	44 05	578	108 60	72 45	55 80	48 10	.....	52 00	60	
47	41 85	75 85	57 85	49 65	45 40	590	109 05	73 10	56 60	49 10	.....	53 70	61	
48	43 50	77 60	59 35	51 05	46 85	602	109 55	73 75	57 50	50 20	.....	55 50	62	
49	45 20	79 45	60 90	52 55	48 35	615	110 10	74 50	58 40	51 40	.....	57 40	63	
50	47 05	81 35	62 55	54 10	49 95	627	110 70	75 30	59 45	52 70	.....	59 40	65	
51	48 95	83 35	64 25	55 75	.....	640	111 35	76 20	60 60	.....	.....	61 60	66	
52	51 00	85 40	66 05	57 55	.....	653	112 10	77 20	61 85	.....	.....	63 95	68	
53	53 20	87 55	68 00	59 45	.....	667	112 95	78 30	63 20	.....	.....	66 45	70	
54	55 55	89 80	70 00	61 50	.....	680	113 90	79 55	64 75	.....	.....	69 20	73	
55	58 10	92 20	72 15	63 65	.....	694	114 95	80 90	66 40	.....	.....	72 15	75	
56	60 75	94 65	74 40	.....	.....	708	116 10	82 35	.....	.....	.....	.....	.....	
57	63 55	97 20	76 80	.....	.....	721	117 35	83 95	.....	.....	.....	.....	.....	
58	66 55	99 90	79 35	.....	.....	735	118 75	85 75	.....	.....	.....	.....	.....	
59	69 80	102 75	82 05	.....	.....	749	120 30	87 70	.....	.....	.....	.....	.....	
60	73 20	105 70	84 90	.....	.....	763	121 95	89 80	.....	.....	.....	.....	.....	
61	76 85	.....	.....	.....	.....	777	123 80	.....	.....	.....	.....	.....	.....	
62	80 70	.....	.....	.....	.....	791	125 70	.....	.....	.....	.....	.....	.....	
63	84 80	.....	.....	.....	.....	805	127 80	.....	.....	.....	.....	.....	.....	
64	89 15	.....	.....	.....	.....	819	130 10	.....	.....	.....	.....	.....	.....	
65	93 80	.....	.....	.....	.....	832	132 60	.....	.....	.....	.....	.....	.....	

For semi-annual rates, add 3 per cent and divide by 2.
For quarterly rates, add 5 per cent and divide by 4.

Largest Amount of Insurance it will carry on a Single Life, $20,000.
Premiums for Each $1,000 (Nonparticipating).

	LIFE.						Endowment.—Continuous Annual Premiums.					Term Assurance.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	3 Years.	5 Years.	7 Years.	10 Years.
0	$14 80	$36 60	$27 10	$22 40	$19 75	$18 05	$91 30	$57 85	41 50	32 05	26 05	10 65	10 75	10 80	10 95
1	15 15	37 20	27 50	22 80	20 05	18 35	91 35	57 90	41 55	32 15	26 15	10 75	10 80	10 90	11 05
2	15 50	37 80	27 95	23 15	20 40	18 65	91 40	57 95	41 65	32 20	26 25	10 80	10 90	11 00	11 20
3	15 85	38 45	28 45	23 55	20 75	19 00	91 45	58 00	41 70	32 30	26 35	10 90	11 00	11 10	11 30
4	16 20	39 05	28 90	24 00	21 15	19 30	91 50	58 05	41 75	32 35	26 45	11 00	11 10	11 25	11 45
5	16 60	39 75	29 45	24 40	21 50	19 70	91 55	58 10	41 85	32 50	26 55	11 10	11 25	11 35	11 60
6	17 00	40 45	29 95	24 85	21 90	20 05	91 60	58 20	41 95	32 55	26 70	11 25	11 35	11 50	11 75
7	17 45	41 15	30 50	25 30	22 35	20 45	91 65	58 25	42 00	32 70	26 80	11 35	11 50	11 70	11 95
8	17 90	41 90	31 05	25 80	22 75	20 85	91 70	58 35	42 10	32 80	27 00	11 50	11 70	11 85	12 15
9	18 40	42 70	31 65	26 30	23 20	21 30	91 80	58 40	42 20	32 95	27 15	11 70	11 85	12 05	12 35
10	18 90	43 50	32 25	26 80	23 70	21 75	91 85	58 55	42 35	33 10	27 35	11 85	12 05	12 25	12 60
11	19 45	44 35	32 90	27 35	24 20	22 20	91 95	58 60	42 45	33 25	27 55	12 05	12 25	12 50	12 85
12	20 00	45 20	33 55	27 90	24 70	22 70	92 05	58 75	42 60	33 40	27 75	12 25	12 50	12 75	13 15
13	20 60	46 10	34 25	28 50	25 25	23 25	92 15	58 85	42 75	33 60	28 00	12 50	12 75	13 00	13 45
14	21 20	47 05	34 95	29 10	25 80	23 80	92 25	59 00	42 95	33 85	28 30	12 75	13 00	13 30	13 80
15	21 90	48 00	35 70	29 75	26 40	24 40	92 35	59 15	43 10	34 05	28 60	13 00	13 30	13 60	14 15
16	22 60	49 00	36 45	30 45	27 05	25 00	92 50	59 30	43 30	34 35	28 95	13 30	13 60	14 00	14 60
17	23 35	50 05	37 25	31 15	27 70	25 65	92 65	59 45	43 55	34 65	29 35	13 60	14 00	14 35	15 00
18	24 15	51 15	38 10	31 90	28 40	26 35	92 80	59 65	43 80	34 95	29 75	13 95	14 35	14 80	15 50
19	24 95	52 25	39 00	32 65	29 15	27 10	92 95	59 90	44 10	35 35	30 25	14 35	14 80	15 25	16 05
20	25 85	53 45	39 90	33 45	29 90	27 85	93 15	60 15	44 40	35 75	30 75	14 80	15 25	15 75	16 60
21	26 80	54 65	40 85	34 30	30 75	28 70	93 35	60 40	44 75	36 20	31 35	15 25	15 75	16 30	17 25
22	27 80	55 90	41 85	35 20	31 60	29 60	93 55	60 70	45 15	36 70	32 00	15 75	16 30	16 95	17 95
23	28 85	57 25	42 90	36 15	32 55	30 55	93 80	61 05	45 60	37 30	32 70	16 30	16 95	17 60	18 70
24	30 00	58 60	44 00	37 15	33 50	31 55	94 10	61 40	46 10	37 90	33 50	16 95	17 60	18 30	19 50
25	31 20	60 05	45 15	38 25	34 60	32 60	94 45	61 85	46 65	38 60	34 35	17 60	18 30	19 10	20 40
26	32 45	61 50	46 40	39 35	35 70	33 80	94 80	62 35	47 25	39 40	35 30	18 30	19 10	19 95	21 40
27	33 85	63 05	47 65	40 55	36 90	35 05	95 20	62 85	47 95	40 25	36 35	19 10	20 00	20 90	22 50
28	35 25	64 65	49 00	41 85	38 20	36 35	95 65	63 45	48 70	41 25	37 50	20 00	20 90	21 95	23 65
29	36 80	66 35	50 40	43 20	39 55	37 80	96 15	64 15	49 60	42 30	38 75	20 90	21 95	23 05	24 90
30	38 50	68 10	51 90	44 60	41 00	39 35	96 75	64 90	50 55	43 45	40 15	21 95	23 10	24 30	26 30
31	40 25	69 95	53 50	46 15	42 60	.....	97 40	65 70	51 60	44 75	.....	23 10	24 30	25 65	27 80
32	42 10	71 85	55 15	47 75	44 30	.....	98 10	66 60	52 75	46 20	.....	24 35	25 65	27 10	29 45
33	44 15	73 85	56 90	49 50	46 10	.....	98 90	67 65	54 05	47 75	.....	25 70	27 15	28 70	31 25
34	46 25	75 90	58 75	51 35	48 05	.....	99 75	68 80	55 45	49 45	.....	27 15	28 75	30 45	33 25
35	48 55	78 10	60 70	53 35	50 10	.....	100 70	70 05	57 05	51 30	.....	28 75	30 50	32 35	35 35
36	51 00	80 35	62 80	55 50	.....	.....	101 80	71 40	58 75	.....	.....	30 55	32 40	34 45	37 70
37	53 60	82 75	65 00	57 75	.....	.....	102 95	72 95	60 65	.....	.....	32 45	34 50	36 70	40 25
38	56 35	85 20	67 40	60 20	.....	.....	104 25	74 65	62 75	.....	.....	34 55	36 80	39 20	43 00
39	59 35	87 85	69 90	62 85	.....	.....	105 75	76 55	65 05	.....	.....	36 85	39 30	41 85	45 95
40	62 50	90 60	72 60	65 70	.....	.....	107 35	78 60	67 55	.....	.....	39 35	42 00	44 80	49 20
41	65 90	93 55	75 50	.....	.....	.....	109 10	80 90	.....	.....	.....	.....	.....	.....	.....
42	69 55	96 60	78 60	.....	.....	.....	111 10	83 40	.....	.....	.....	.....	.....	.....	.....
43	73 45	99 90	81 90	.....	.....	.....	113 25	86 20	.....	.....	.....	.....	.....	.....	.....
44	77 65	103 35	85 50	.....	.....	.....	115 65	89 25	.....	.....	.....	.....	.....	.....	.....
45	82 10	107 05	89 35	.....	.....	.....	118 35	92 60	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates, add 3 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $100,
Premiums for Each $1,000 Insurance (Non-participating).
Whole Life and 20 Pay Life rates adopted February 4, 1907; 15
Life, January 1, 1908; all other forms adopted September 1, 1909.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premi			
	Continuous Annual Premiums.	10 Annual Premiums	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	
21	$15 84	$37 47	$27 61	$23 67	$311 11	$91 61	$58 16	$41 85	$27
22	16 19	38 08	28 08	24 07	316 04	91 66	58 22	41 93	27
23	16 57	38 71	28 55	24 48	321 13	91 72	58 29	42 00	27
24	16 96	39 37	29 03	24 90	326 42	91 77	58 35	42 08	27
25	17 37	40 04	29 55	25 35	331 88	91 83	58 42	42 15	27
26	17 80	40 75	30 08	25 81	337 56	91 90	58 50	42 24	27
27	18 26	41 48	30 63	26 29	343 43	91 97	58 58	42 35	27
28	18 73	42 24	31 20	26 79	349 50	92 05	58 67	42 45	28
29	19 24	43 02	31 80	27 31	355 79	92 13	58 76	42 56	28
30	19 77	43 84	32 42	27 86	362 30	92 22	58 87	42 69	28
31	20 33	44 69	33 06	28 42	369 03	92 30	58 98	42 83	29
32	20 92	45 57	33 72	29 01	375 99	92 41	59 10	42 98	29
33	21 54	46 48	34 42	29 63	383 19	92 51	59 23	43 13	29
34	22 20	47 43	35 14	30 27	390 64	92 64	59 37	43 32	29
35	22 89	48 41	35 90	30 94	398 34	92 76	59 53	43 52	29
36	23 63	49 42	36 68	31 65	406 30	92 90	59 70	43 73	30
37	24 41	50 49	37 50	32 38	414 52	93 06	59 90	43 98	30
38	25 23	51 59	38 36	33 16	423 00	93 22	60 10	44 25	31
39	26 10	52 72	39 24	33 97	431 75	93 40	60 34	44 54	31
40	27 03	53 91	40 18	34 82	440 78	93 60	60 59	44 88	32
41	28 01	55 14	41 15	35 71	450 09	93 82	60 88	45 25	33
42	29 05	56 42	42 17	36 66	459 69	94 07	61 21	45 67	33
43	30 16	57 76	43 24	37 65	469 57	94 34	61 56	46 13	34
44	31 34	59 14	44 36	38 71	479 75	94 65	61 97	46 65	34
45	32 60	60 60	45 53	39 82	490 20	94 99	62 41	47 22	35
46	33 94	62 10	46 78	41 00	500 95	95 39	62 91	47 86	36
47	35 36	63 67	48 07	42 25	511 98	95 82	63 48	48 57	37
48	36 88	65 32	49 45	43 59	523 28	96 30	64 11	49 37	38
49	38 51	67 02	50 89	45 00	534 83	96 84	64 81	50 26	40
50	40 23	68 81	52 42	46 51	546 63	97 45	65 59	51 23	41
51	42 07	70 67	54 02	48 11	558 65	98 12	66 44	52 32	—
52	44 04	72 61	55 72	49 81	570 87	98 86	67 39	53 51	—
53	46 13	74 64	57 51	51 63	583 27	99 68	68 45	54 84	—
54	48 36	76 75	59 40	53 58	595 87	100 59	69 62	56 29	—
55	50 75	78 96	61 41	55 67	608 61	101 60	70 91	57 91	—
56	53 29	81 28	63 55	57 90	621 49	102 71	72 34	59 68	—
57	56 01	83 70	65 83	60 29	634 49	103 94	73 93	61 63	—
58	58 92	86 24	68 25	62 86	647 57	105 30	75 67	63 77	—
59	62 03	88 92	70 82	65 63	660 73	106 80	77 60	66 12	—
60	65 35	91 75	73 59	68 60	673 94	108 46	79 74	68 71	—

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

rest Amount of Insurance it will write on a Single Life, $100,000. Pre-
iums for each $1,000 Insurance (Participating). Adopted Jan. 1, 1908.

	LIFE.					ENDOWMENT. Continuous Annual Premiums.					
nual Premiums.	6 Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	*10 Year Term.
..	$78 54	$43 76	32 31	26 70	358 32	100 78	65 31	47 92	37 59	30 86	26 27	23 05	.....
..	79 60	44 36	32 76	27 08	363 11	100 96	65 46	48 05	37 66	30 94	26 37	23 17	.....
..	80 70	44 98	33 23	27 47	368 05	101 16	65 61	48 18	37 79	31 04	26 48	23 30	.....
..	81 84	45 63	33 71	27 87	373 16	101 36	65 77	48 27	37 84	31 14	26 60	23 44	.....
..	83 01	46 29	34 21	28 29	378 42	101 57	65 98	48 36	37 93	31 25	26 73	23 60	.....
76	84 22	46 98	34 73	28 73	383 86	101 78	66 11	48 45	38 03	31 36	26 86	23 76	10 22
18	85 47	47 69	35 26	29 18	389 47	102 01	66 29	48 54	38 14	31 48	27 01	23 95	10 30
61	86 76	48 43	35 82	29 65	395 25	102 24	66 47	48 64	38 25	31 62	27 17	24 14	10 39
07	88 10	49 19	36 39	30 13	401 22	102 48	66 59	48 75	38 37	31 76	27 35	24 36	10 48
55	89 47	49 97	36 98	30 63	407 37	102 73	66 69	48 86	38 50	31 92	27 54	24 60	10 58
05	90 90	50 78	37 60	31 15	413 73	102 99	66 80	48 98	38 65	32 09	27 75	24 86	10 69
57	92 36	51 62	38 23	31 69	420 28	103 26	66 92	49 12	38 80	32 27	27 98	25 14	10 81
12	93 88	52 49	38 89	32 25	427 03	103 47	67 04	49 26	38 96	32 48	28 23	25 45	10 93
70	95 44	53 39	39 57	32 83	434 00	103 58	67 17	49 41	39 15	32 70	28 50	25 79	11 08
31	97 06	54 31	40 28	33 44	441 18	103 71	67 32	49 57	39 34	32 94	28 80	26 17	11 23
95	98 73	55 27	41 01	34 07	448 58	103 84	67 47	49 75	39 56	33 20	29 13	26 57	11 39
63	100 45	56 27	41 77	34 72	456 22	103 98	67 63	49 94	39 79	33 50	29 50	27 02	11 58
34	102 23	57 30	42 56	35 40	464 08	104 14	67 81	50 15	40 05	33 82	29 90	27 51	11 78
09	104 06	58 36	43 38	36 11	472 18	104 30	68 00	50 38	40 33	34 17	30 33	28 04	12 00
88	105 95	59 46	44 23	36 85	480 52	104 48	68 21	50 64	40 64	34 56	30 81	28 62	12 24
71	107 91	60 60	45 12	37 63	489 11	104 67	68 44	50 91	40 99	34 99	31 34	29 26	12 51
60	109 92	61 78	46 04	38 44	497 94	104 88	68 68	51 22	41 37	35 46	31 92	29 95	12 81
53	112 01	63 01	46 99	39 28	507 04	105 10	68 96	51 56	41 79	35 98	32 56	30 71	13 15
52	114 15	64 27	47 99	40 17	516 39	105 35	69 25	51 92	42 25	36 55	33 26	31 53	13 53
56	116 37	65 58	49 03	41 10	526 00	105 62	69 58	52 33	42 76	37 18	34 03	32 42	13 95
87	118 65	66 94	50 11	42 08	535 87	105 91	69 95	52 78	43 32	37 88	34 86	.....	14 43
84	121 00	68 36	51 25	43 11	546 01	106 23	70 35	53 29	43 95	38 65	35 78	.....	14 98
39	123 43	69 82	52 44	44 20	556 42	106 59	70 79	53 84	44 64	39 49	36 78	.....	15 60
41	125 94	71 35	53 68	45 35	567 10	106 98	71 29	54 46	45 40	40 43	37 88	.....	16 30
82	128 52	72 94	54 99	46 57	578 04	107 42	71 84	55 15	46 25	41 45	39 07	.....	17 09
32	131 19	74 60	56 36	47 85	589 26	107 91	72 45	55 91	47 19	42 58	.....	.....	17 98
92	133 94	76 32	57 81	49 22	600 72	108 46	73 14	56 75	48 23	43 82	.....	.....	18 98
62	136 78	78 12	59 33	50 67	612 44	109 06	73 89	57 69	49 37	45 18	.....	.....	20 10
43	139 71	80 00	60 93	52 22	624 39	109 74	74 73	58 73	50 63	46 66	.....	.....	21 35
36	142 72	81 96	62 62	53 86	636 56	110 48	75 66	59 87	52 02	48 28	.....	.....	22 75
41	145 83	84 00	64 41	55 61	648 92	111 30	76 68	61 13	53 54	.....	.....	.....	24 30
50	149 01	86 13	66 29	57 47	661 47	112 20	77 81	62 52	55 21	.....	.....	.....	26 01
93	152 29	88 35	68 28	59 47	674 18	113 20	79 05	64 06	57 04	.....	.....	.....	27 91
41	155 67	90 67	70 39	61 60	687 05	114 30	80 43	65 75	59 04	.....	.....	.....	30 01
06	159 14	93 10	72 63	63 88	700 05	115 51	81 95	67 61	61 23	.....	.....	.....	32 32
90	162 70	95 65	75 01	66 33	713 16	116 84	83 62	69 65	.....	.....	.....	.....	34 88
92	166 37	98 32	77 54	68 96	726 37	118 31	85 46	71 89	.....	.....	.....	.....	37 69
15	170 15	101 13	80 25	71 79	739 66	119 93	87 50	74 35	.....	.....	.....	.....	40 79
80	174 05	104 10	83 14	74 83	753 02	121 72	89 74	77 05	.....	.....	.....	.....	44 19
29	178 07	107 22	86 24	78 10	766 40	123 68	92 21	80 00	.....	.....	.....	.....	47 93

r semi-annual rates take 51 per cent of annual.
r quarterly rates take 25.75 per cent of annual.
convertible within seven years.

LIFE ANNUITY RATES—MALES.

February 1, 1899.

Age at Last Birthday.	Price of $100 Annuity.			Annuity Purchased by $1,00		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quart Paym
3	$2.412	$2,437	$2,449 50	$41 45	$20 51	$10 2
4	2,408	2,433	2,445 50	41 52	20 55	10 2
5	2,401	2,426	2,438 50	41 64	20 61	10 2
6	2,393	2,418	2,430 50	41 78	20 67	10 2
7	2,384	2,409	2,421 50	41 94	20 75	10 3
8	2,373	2,398	2,410 50	42 14	20 85	10 3
9	2,362	2,387	2,399 50	42 33	20 94	10 41
10	2,350	2,375	2,387 50	42 55	21 05	10 47
11	2,337	2,362	2,374 50	42 78	21 16	10 5
12	2 324	2,349	2,361 50	43 02	21 28	10 5
13	2,311	2,336	2,348 50	43 27	21 40	10 6
	2,298	2,323	2,335 50	43 51	21 52	10 7
15	2,284	2,309	2,321 50	43 78	21 65	10 76
16	2,270	2,295	2,307 50	44 05	21 78	10 83
17	2,255	2,280	2,292 50	44 34	21 92	10 90
18	2,240	2,265	2,277 50	44 64	22 07	10 97
19	2,225	2,250	2,262 50	44 94	22 22	11 04
20	2,209	2,234	2,246 50	45 26	22 38	11 12
21	2,193	2,218	2,230 50	45 59	22 54	11 20
22	2,176	2,201	2,213 50	45 95	22 71	11 29
23	2,159	2,184	2,196 50	46 31	22 89	11 38
24	2,141	2,166	2,178 50	46 70	23 08	11 47
25	2,123	2,148	2,160 50	47 10	23 27	11 57
26	2,104	2,129	2,141 50	47 52	23 48	11 67
27	2,085	2.110	2,122 50	47 96	23 69	11 77
28	2,065	2,090	2,102 50	48 42	23 92	11 89
29	2,044	2,069	2,081 50	48 92	24 16	12 01
30	2,022	2,047	2,069 50	49 45	24 42	12 13
31	2,000	2,025	2,037 50	50 00	24 69	12 26
32	1,977	2,002	2,014 50	50 58	24 97	12 41
33	1,954	1,979	1,991 50	51 17	25 26	12 55
34	1,930	1,955	1,967 50	51 81	25 57	12 70
35	1,905	1,930	1,942 50	52 49	25 90	12 87
36	1,880	1,905	1,917 50	53 19	26 24	13 03
37	1,854	1,879	1,891 50	53 93	26 60	13 21
38	1,827	1,852	1,864 50	54 73	26 99	13 40
39	1,799	1,824	1,836 50	55 58	27 41	13 61
40	1,770	1,795	1,807 50	56 49	27 85	13 83
41	1,741	1,766	1,778 50	57 43	28 31	14 05
42	1,711	1,736	1,748 50	58 44	28 80	14 29
43	1,680	1,705	1,717 50	59 52	29 32	14 55
44	1,648	1,673	1,685 50	60 67	29 88	14 83

LIFE ANNUITY RATES—MALES.

February 1, 1899.

Age at Last Birthday.	Price of $100 Annuity.			Annuity Purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
45	$1,616	$1,641	$1,653 50	$61 88	$30 46	$15 11
46	1,588	1,608	1,620 50	63 17	31 09	15 42
47	1,549	1,574	1,586 50	64 55	31 76	15 75
48	1,515	1,540	1,552 50	66 00	32 46	16 10
49	1,480	1,505	1,517 50	67 56	33 22	16 47
50	1,444	1,469	1,481 50	69 25	34 03	16 87
51	1,408	1,433	1,445 50	71 02	34 89	17 29
52	1,372	1,397	1,409 50	72 88	35 79	17 73
53	1,336	1,361	1,373 50	74 85	36 73	18 20
54	1,299	1,324	1,336 50	76 98	37 76	18 70
55	1,262	1,287	1,299 50	79 23	38 85	19 23
56	1,225	1,250	1,262 50	81 63	40 00	19 80
57	1,188	1,213	1,225 50	84 17	41 22	20 39
58	1,151	1,176	1,188 50	86 88	42 51	21 03
59	1,114	1,139	1,151 50	89 76	43 89	21 71
60	1,077	1,102	1,114 50	92 85	45 37	22 43
61	1,040	1,065	1,077 50	96 15	46 94	23 20
62	1,004	1,029	1,041 50	99 60	48 59	24 00
63	969	994	1,006 50	103 19	50 30	24 83
64	935	960	972 50	106 95	52 08	25 70
65	901	926	938 50	110 98	53 99	26 63
66	868	893	905 50	115 20	55 99	27 60
67	835	861	873 50	119 61	58 07	28 62
68	804	829	841 50	124 37	60 31	29 70
69	775	800	812 50	129 03	62 50	30 76
70	748	773	785 50	133 68	64 68	31 82
71	723	748	760 50	138 31	66 84	32 87
72	699	724	736 50	143 06	69 06	33 94
73	676	701	713 50	147 92	71 32	35 03
74	655	680	692 50	152 67	73 52	36 10
75	635	660	672 50	157 48	75 75	37 17
76	615	640	652 50	162 60	78 12	38 31
77	597	622	634 50	167 50	80 38	39 40
78	579	604	616 50	172 71	82 78	40 5
79	562	587	599 50	177 92	85 17	41 70
80	546	571	583 50	183 15	87 56	42 84

For ages over 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES.—FEMALES.

February 1, 1899.

Age at Last Birthday.	Price of $100 Annuity.			Annuity Purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	$2,489	$2,514	$2,526 50	$40 17	$19 88	$ 9 89
4	2,484	2,509	2,521 50	40 25	19 92	9 91
5	2,477	2,502	2,514 50	40 37	19 98	9 94
6	2,469	2,494	2,506 50	40 50	20 04	9 97
7	2,459	2,484	2,496 50	40 66	20 12	10 01
8	2,449	2,474	2,486 50	40 83	20 21	10 05
9	2,438	2,463	2,475 50	41 01	20 30	10 09
10	2,426	2,451	2,463 50	41 22	20 39	10 14
11	2,414	2,439	2,451 50	41 42	20 50	10 19
12	2,401	2,426	2,438 50	41 64	20 61	10 25
13	2,388	2,413	2,425 50	41 87	20 72	10 30
14	2,375	2,400	2,412 50	42 10	20 83	10 36
15	2,362	2,387	2,399 50	42 33	20 94	10 41
16	2,349	2,374	2,386 50	42 57	21 06	10 47
17	2,335	2,360	2,372 50	42 82	21 18	10 53
18	2,321	2,346	2,358 50	43 08	21 31	10 59
19	2,306	2,331	2,343 50	43 36	21 45	10 66
20	2,291	2,316	2,328 50	43 64	21 58	10 73
21	2,276	2,301	2,313 50	43 93	21 72	10 80
22	2,260	2,285	2,297 50	44 24	21 88	10 88
23	2,243	2,268	2,280 50	44 58	22 04	10 96
24	2,226	2,251	2,263 50	44 92	22 21	11 04
25	2,209	2,234	2,246 50	45 26	22 38	11 12
26	2,191	2,216	2,228 50	45 64	22 56	11 21
27	2,172	2,197	2,209 50	46 04	22 75	11 31
28	2,152	2,177	2,189 50	46 46	22 96	11 41
29	2,132	2,157	2,169 50	46 90	23 18	11 52
30	2,111	2,136	2,148 50	47 37	23 40	11 63
31	2,090	2,115	2,127 50	47 84	23 64	11 75
32	2,068	2,093	2,105 50	48 35	23 88	11 87
33	2,046	2,071	2,083 50	48 87	24 14	11 99
34	2,023	2,048	2,060 50	49 43	24 41	12 13
35	2,000	2,025	2,037 50	50 00	24 69	12 26
36	1,976	2,001	2,013 50	50 60	24 98	12 41
37	1,951	1,976	1,988 50	51 25	25 30	12 57
38	1,925	1,950	1,962 50	51 94	25 64	12 73
39	1,899	1,924	1,936 50	52 65	25 98	12 90
40	1,872	1,897	1,909 50	53 41	26 35	13 09
41	1,844	1,869	1,881 50	54 22	26 75	13 28
42	1,816	1,841	1,853 50	55 06	27 15	13 48
43	1,787	1,812	1,824 50	55 95	27 59	13 70
44	1,757	1,782	1,794 50	56 91	28 05	13 93

LIFE ANNUITY RATES.—FEMALES.

FEBRUARY 1, 1899.

Age by Last Birthday.	Price of $100 Annuity.			Annuity Purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
45	$1,727	$1,752	$1.764 50	$57 90	$28 53	$14 16
46	1,696	1,721	1.733 50	58 96	29 05	14 42
47	1,665	1,690	1,702 50	60 06	29 58	14 68
48	1,633	1,658	1,670 50	61 23	30 15	14 96
49	1,601	1,626	1,638 50	62 46	30 75	15 25
50	1,569	1,594	1,606 50	63 73	31 36	15 56
51	1,536	1,561	1,573 50	65 10	32 03	15 88
52	1,502	1,527	1,539 50	66 57	32 74	16 23
53	1,468	1,493	1,505 50	68 11	33 48	16 60
54	1,433	1,458	1,470 50	69 78	34 29	17 00
55	1,398	1,423	1,435 50	71 53	35 13	17 41
56	1,362	1,387	1,399 50	73 42	36 04	17 86
57	1,325	1,350	1,362 50	75 47	37 03	18 34
58	1,288	1,313	1,325 50	77 63	38 08	18 86
59	1,251	1,276	1,288 50	79 93	39 18	19 40
60	1,213	1,238	1,250 50	82 44	40 38	19 99
61	1,175	1,200	1,212 50	85 10	41 66	20 61
62	1,137	1,162	1,174 50	87 95	43 02	21 28
63	1,099	1.124	1,136 50	90 99	44 48	21 99
64	1,061	1,086	1,098 50	94 25	46 04	22 75
65	1,022	1,047	1,059 50	97 84	47 75	23 59
66	982	1,007	1,019 50	101 83	49 65	24 52
67	942	967	979 50	106 15	51 70	25 52
68	903	928	940 50	110 74	53 87	26 58
69	867	892	904 50	115 34	56 05	27 63
70	834	859	871 50	119 90	58 20	28 68
71	805	830	842 50	124 22	60 24	29 67
72	779	804	816 50	128 36	62 18	30 61
73	755	780	792 50	132 45	64 10	31 54
74	731	756	768 50	136 79	66 13	32 53
75	707	732	744 50	141 44	68 30	33 57
76	684	709	721 50	146 19	70 52	34 65
77	662	687	699 50	151 05	72 78	35 73
78	641	666	678 50	156 06	75 07	36 84
79	620	645	657 50	161 29	77 51	38 02
80	600	625	637 50	166 66	80 00	39 21

For ages over 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will write on a Single Life, $25,000. Premiums for Each $1,000 Insurance (Participating). Adopted Jan. 1, 1910.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums 10 Years.	15 Years.	20 Years.	30 Years.	Adopted July 1, 1912 Endowment Annuity	10-Year Renewable Term
16	.....	39 84	29 98	25 18	101 88	65 21	47 31	30 31	$15 64	.....
17	.....	40 41	30 40	25 53	101 93	65 27	47 38	30 39	16 04	.....
18	.....	41 00	30 86	25 91	102 00	65 35	47 46	30 49	16 47	.....
19	.....	41 62	31 34	26 31	102 06	65 42	47 54	30 59	16 92	.....
20	$18 39	42 25	31 81	26 72	102 14	65 50	47 63	30 70	17 40	$12 03
21	18 77	42 92	32 31	27 15	102 21	65 57	47 71	30 82	17 91	12 04
22	19 16	43 60	32 84	27 58	102 28	65 66	47 81	30 94	18 46	12 06
23	19 59	44 32	33 38	28 04	102 37	65 75	47 92	31 07	19 04	12 08
24	20 03	45 06	33 94	28 53	102 45	65 85	48 02	31 22	19 66	12 11
25	20 48	45 86	34 52	29 02	102 53	65 93	48 12	31 37	20 31	12 15
26	20 97	46 62	35 13	29 54	102 63	66 05	48 25	31 55	21 01	12 19
27	21 48	47 44	35 75	30 07	102 73	66 16	48 38	31 73	21 75	12 24
28	22 01	48 29	36 41	30 64	102 85	66 29	48 52	31 94	22 55	12 30
29	22 58	49 18	37 09	31 22	102 96	66 42	48 67	32 16	23 41	12 37
30	23 18	50 11	37 81	31 83	103 09	66 57	48 85	32 40	24 32	12 46
31	23 81	51 07	38 54	32 47	103 22	66 72	49 03	32 68	25 31	12 56
32	24 47	52 07	39 30	33 13	103 37	66 88	49 23	32 97	26 38	12 67
33	25 16	53 09	40 10	33 81	103 51	67 05	49 42	33 29	27 53	12 79
34	25 90	54 16	40 93	34 53	103 68	67 25	49 67	33 65	28 76	12 94
35	26 69	55 29	41 80	35 30	103 86	67 47	49 93	34 05	30 11	13 10
36	27 51	56 44	42 69	36 09	104 06	67 69	50 20	34 47	31 57	13 40
37	28 37	57 64	43 63	36 91	104 26	67 94	50 51	34 95	33 16	13 72
38	29 30	58 89	44 62	37 78	104 49	68 22	50 85	35 48	34 91	14 06
39	30 29	60 19	45 64	38 69	104 74	68 52	51 23	36 06	36 82	14 48
40	31 32	61 54	46 71	39 65	105 01	68 85	51 65	36 70	38 94	14 94
41	32 42	62 93	47 83	40 66	105 30	69 22	52 10	37 40	41 28	15 44
42	33 59	64 40	49 01	41 73	105 64	69 64	52 62	38 19	43 88	16 03
43	34 83	65 92	50 23	42 85	105 99	70 08	53 18	39 04	46 78	16 69
44	36 17	67 51	51 53	44 05	106 40	70 60	53 82	40 00	50 07	17 43
45	37 57	69 16	52 88	45 30	106 84	71 15	54 51	41 03	53 78	18 27
46	39 07	70 89	54 32	46 62	107 34	71 77	55 28	.....	58 00	19 22
47	40 67	72 69	55 82	48 04	107 90	72 48	56 15	.....	62 90	20 30
48	42 37	74 57	57 40	49 55	108 51	73 25	57 10	.....	68 57	21 49
49	44 19	76 53	59 07	51 15	109 19	74 10	58 16	.....	75 28	22 83
50	46 14	78 58	60 84	52 84	109 95	75 05	59 33	.....	83 31	24 32
51	48 20	80 72	62 09	54 65	110 78	76 09	60 62	.....	.....	.....
52	50 39	82 95	64 65	56 58	111 70	77 23	62 03	.....	.....	.....
53	52 75	85 29	66 73	58 63	112 72	78 52	63 60	.....	.....	.....
54	55 26	87 72	68 92	60 84	113 84	79 92	65 32	.....	.....	.....
55	57 93	90 28	71 25	63 19	115 07	81 46	67 22	.....	.....	.....
56	60 78	92 96	73 73	.....	116 43	83 17	.....	.....	.....	.....
57	63 84	95 76	76 36	.....	117 92	85 05	.....	.....	.....	.....
58	67 08	98 70	79 16	.....	119 57	87 12	.....	.....	.....	.....
59	70 58	101 80	82 15	.....	121 39	89 41	.....	.....	.....	.....
60	74 31	105 09	85 35	.....	123 40	91 93	.....	.....	.....	.....

For semi-annual rates, multiply by 1.04 and divide by 2.
For quarterly rates multiply by 1.06 and divide by 4.

argest Amount of Insurance it will write on a Single Life, $80,000. Premiums for each $1,000 Insurance. (Participating.) Adopted January, 1908.

LIFE.					ENDOWMENT.—Continuous Annual Premiums.				
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
$19 10	$46 75	$34 70	$28 90	$372 30	$101 60	$65 95	$48 50	$38 30	$31 80
19 50	47 45	35 20	29 35	377 65	101 80	66 10	48 65	38 45	31 95
19 95	48 15	35 75	29 80	383 15	102 00	66 30	48 80	38 60	32 10
20 40	48 85	36 30	30 25	388 80	102 25	66 50	48 95	38 80	32 30
20 85	49 60	36 85	30 75	394 65	102 50	66 65	49 15	38 95	32 45
21 35	50 40	37 45	31 25	400 70	102 75	66 90	49 30	39 10	32 60
21 85	51 20	38 05	31 75	406 95	103 00	67 10	49 45	39 20	32 75
22 40	52 00	38 65	32 25	413 35	103 25	67 30	49 60	39 30	32 90
23 00	52 85	39 30	32 80	420 00	103 55	67 55	49 75	39 40	33 05
23 60	53 75	40 00	33 40	426 80	103 85	67 80	49 95	39 50	33 25
24 20	54 65	40 70	34 00	433 85	104 15	68 05	50 15	39 65	33 45
24 90	55 60	41 40	34 60	441 10	104 45	68 30	50 35	39 85	33 65
25 60	56 55	42 15	35 25	448 55	104 80	68 60	50 55	40 10	33 90
26 35	57 55	42 90	35 90	456 30	105 15	68 90	50 80	40 35	34 20
27 10	58 60	43 70	36 60	464 20	105 50	69 20	51 05	40 65	34 60
27 95	59 65	44 50	37 30	472 35	105 90	69 55	51 30	41 00	35 00
28 80	60 75	45 35	38 05	480 80	106 25	69 90	51 60	41 35	35 45
29 70	61 90	46 25	38 85	489 40	106 70	70 25	51 90	41 75	35 90
30 70	63 10	47 20	39 65	498 30	107 15	70 65	52 25	42 20	36 45
31 70	64 35	48 15	40 55	507 45	107 60	71 10	52 65	42 70	37 05
32 80	65 60	49 15	41 45	516 85	108 10	71 55	53 10	43 25	37 70
33 95	66 90	50 20	42 35	526 50	108 60	72 05	53 60	43 80	38 45
35 15	68 25	51 25	43 35	536 40	109 15	72 60	54 15	44 45	39 25
36 45	69 65	52 40	44 45	546 55	109 75	73 15	54 80	45 20	40 10
37 85	71 15	53 60	45 65	557 00	110 35	73 75	55 55	46 00	41 05
39 30	72 65	54 85	47 00	567 65	110 90	74 35	56 40	46 85	42 15
40 85	74 20	56 15	48 45	578 60	111 45	75 00	57 30	47 85	.....
42 50	75 85	57 60	50 00	589 75	112 05	75 80	58 25	48 90	.....
44 30	77 55	59 25	51 60	601 15	112 70	76 60	59 30	50 10	.....
46 15	79 35	61 00	53 25	612 80	113 45	77 40	60 45	51 40	.....
48 15	81 55	62 80	54 95	624 60	114 25	78 25	61 75	52 85	.....
50 30	84 00	64 70	56 70	636 65	115 15	79 20	63 15	.....	.....
52 60	86 50	66 75	58 55	648 80	116 10	80 30	64 65	.....	.....
55 00	89 10	68 95	60 60	661 15	117 15	81 60	66 25	.....	.....
57 60	91 75	71 30	62 90	673 60	118 35	83 15	68 00	.....	.....
60 35	94 35	73 85	65 50	686 15	119 65	84 90	69 95	.....	.....
63 30	96 95	76 60	68 30	698 85	121 05	86 80	.....	.....	.....
66 40	99 55	79 55	71 25	711 55	122 65	88 80	.....	.....	.....
69 80	102 20	82 75	74 30	724 40	124 35	90 95	.....	.....	.....
73 35	104 95	86 25	77 50	737 20	126 25	93 15	.....	.....	.....
77 30	107 85	90 00	80 80	750 05	128 35	95 50	.....	.....	.....
81 45	110 95	93 90	84 30	.....	130 65	98 00	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $100,000. Premiums for each $1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE. Continuous Annual Premiums. *	LIFE. 10 Annual Premiums. *	LIFE. 15 Annual Premiums. *	LIFE. 20 Annual Premiums. *	ENDOWMENT. Continuous Annual Premiums * 10 Years.	ENDOWMENT. * 15 Years.	ENDOWMENT. * 20 Years.	ENDOWMENT. ** 25 Years.	ENDOWMENT. ** 30 Years.	TERM.—Renewable & Convertible *** 10 Years.	TERM. *** 15 Years.
20	$14 80	$36 40	$26 90	$22 25	$90 80	$57 50	$41 25	$32 95	$26 80	.....	.....
21	15 15	36 95	27 30	22 65	90 85	57 55	41 30	33 00	26 90	$10 25	$10 45
22	15 45	37 55	27 75	23 00	90 90	57 60	41 35	33 10	27 00	10 30	10 55
23	15 85	38 20	28 25	23 40	90 95	57 65	41 45	33 20	27 10	10 40	10 65
24	16 20	38 80	28 70	23 80	90 95	57 70	41 50	33 30	27 20	10 50	10 75
25	16 60	39 50	29 20	24 20	91 00	57 75	41 60	33 40	27 35	10 60	10 90
26	17 00	40 20	29 75	24 65	91 10	57 85	41 65	33 50	27 50	10 70	11 05
27	17 45	40 90	30 25	25 10	91 15	57 90	41 75	33 60	27 65	10 85	11 15
28	17 90	41 65	30 85	25 60	91 20	58 00	41 85	33 75	27 80	10 95	11 35
29	18 40	42 40	31 40	26 10	91 30	58 05	41 95	33 90	28 00	11 10	11 50
30	18 90	43 20	32 05	26 60	91 35	58 15	42 05	34 05	28 20	11 25	11 70
31	19 40	44 05	32 65	27 15	91 45	58 25	42 20	34 20	28 40	11 40	11 90
32	20 00	44 90	33 30	27 70	91 55	58 35	42 35	34 40	28 65	11 60	12 15
33	20 60	45 80	34 00	28 25	91 60	58 50	42 50	34 60	28 90	11 80	12 40
34	21 20	46 70	34 70	28 90	91 70	58 60	42 65	34 85	29 20	12 05	12 70
35	21 90	47 70	35 45	29 55	91 85	58 75	42 85	35 10	29 55	12 25	13 05
36	22 60	48 70	36 20	30 20	91 95	58 90	43 00	35 40	29 90	12 55	13 40
37	23 30	49 70	37 00	30 90	92 10	59 10	43 25	35 70	30 30	12 85	13 80
38	24 10	50 80	37 85	31 60	92 25	59 30	43 50	36 05	30 75	13 20	14 30
39	24 95	51 90	38 70	32 40	92 40	59 50	43 75	36 45	31 25	13 55	14 80
40	25 85	53 10	39 60	33 20	92 60	59 75	44 10	36 90	31 80	14 00	15 40
41	26 75	54 30	40 55	34 05	92 80	60 00	44 45	37 35	32 40	14 45	16 05
42	27 75	55 55	41 55	34 95	93 00	60 30	44 85	37 90	33 05	15 00	16 80
43	28 85	56 85	42 60	35 85	93 25	60 60	45 25	38 50	33 80	15 60	17 65
44	29 95	58 20	43 70	36 85	93 55	61 00	45 75	39 15	34 65	16 30	18 55
45	31 15	59 60	44 80	37 95	93 85	61 40	46 30	39 90	35 55	17 10	19 60
46	32 50	61 10	46 00	39 05	94 20	61 90	46 90	40 70	.....	18 00	20 75
47	33 95	62 60	47 30	40 20	94 60	62 40	47 60	41 60	.....	19 00	22 05
48	35 45	64 30	48 70	41 55	95 20	63 10	48 40	42 65	.....	20 10	23 50
49	37 10	65 95	50 10	42 90	95 70	63 75	49 25	43 75	.....	21 25	25 10
50	38 80	67 70	51 60	44 30	96 25	64 50	50 20	44 95	.....	22 75	26 85
51	40 60	69 55	53 15	45 80	96 90	65 30	51 25	.....	.....	24 30	28 80
52	42 50	71 55	54 85	47 50	97 70	66 35	52 50	.....	.....	26 00	30 90
53	44 50	73 50	56 60	49 25	98 50	67 35	53 75	.....	.....	27 90	33 25
54	46 65	75 55	58 45	51 10	99 35	68 45	55 20	.....	.....	30 00	35 85
55	48 95	77 75	60 40	53 05	100 30	69 70	56 75	.....	.....	32 30	38 65
56	51 40	80 10	62 60	55 30	101 50	71 20	.....	.....	.....	.....	.....
57	54 05	82 60	64 90	57 65	102 80	72 85	.....	.....	.....	.....	.....
58	56 85	85 20	67 40	60 20	104 25	74 65	.....	.....	.....	.....	.....
59	59 85	87 85	69 90	62 85	105 75	76 55	.....	.....	.....	.....	.....
60	63 05	90 60	72 60	65 70	107 35	78 60	.....	.....	.....	.....	.....
61	66 50	93 55	75 50	68 75	109 10	80 90	.....	.....	.....	.....	.....

*Adopted Dec., 1912. **Adopted Jan., 1908. ***Adopted Oct., 1909.

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $100,000.
Premiums for each $1,000 Insurance (Participating).
Adopted, Jan. 1, 1909.

LIFE.						ENDOWMENT. Continuous Annual Premiums.						*Optional Term.	
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	10 Years.	20 Years.
18 40	46 30	34 19	28 25	372 98	101 78	65 96	48 08	37 66	31 00	26 50	23 40	11 00	11 52
18 80	47 00	34 71	28 69	378 41	102 01	66 02	48 17	37 76	31 11	26 64	23 56	11 09	11 65
19 23	47 73	35 26	29 15	384 01	102 24	66 11	48 25	37 87	31 24	26 79	23 76	11 19	11 79
19 67	48 47	35 82	29 63	389 80	102 49	66 20	48 35	37 98	31 37	26 95	23 97	11 28	11 96
20 14	49 24	36 40	30 12	395 76	102 73	66 29	48 46	38 10	31 51	27 13	24 20	11 40	12 12
20 63	50 04	37 00	30 63	401 91	102 95	66 39	48 58	38 24	31 69	27 34	24 45	11 51	12 31
21 15	50 87	37 63	31 16	408 26	103 93	66 49	48 69	38 37	31 85	27 55	24 72	11 63	12 52
21 69	51 72	38 27	31 71	414 80	103 03	66 61	48 83	38 53	32 04	27 79	25 02	11 77	12 74
22 26	52 61	38 94	32 28	421 54	103 14	66 72	48 96	38 70	32 25	28 06	25 34	11 93	12 99
22 85	53 52	39 64	32 87	428 49	103 25	66 86	49 12	38 89	32 49	28 35	25 71	12 10	13 27
23 48	54 46	40 36	33 49	435 66	103 37	66 99	49 28	39 08	32 75	28 66	26 10	12 28	13 59
24 14	55 44	41 10	34 13	443 08	103 50	67 14	49 46	39 31	33 01	29 02	26 54	12 47	13 94
24 84	56 45	41 88	34 80	450 64	103 65	67 32	49 66	39 56	33 35	29 40	27 01	12 68	14 34
25 58	57 50	42 68	35 49	458 48	103 79	67 49	49 87	39 81	33 66	29 82	27 58	12 92	14 77
26 35	58 58	43 51	36 22	466 53	103 95	67 69	50 11	40 11	34 03	30 28	28 10	13 19	15 22
27 17	59 70	44 28	36 98	474 84	104 13	67 90	50 37	40 45	34 45	30 81	28 73	13 48	15 82
28 04	60 86	45 28	37 77	483 38	104 31	68 12	50 65	40 81	34 89	31 36	29 39	13 80	16 44
28 95	62 06	46 22	38 60	492 17	104 53	68 38	50 98	41 22	35 40	31 99	30 14	14 17	17 14
29 92	63 30	47 20	39 47	501 19	104 75	68 65	51 32	41 65	35 95	32 66	30 92	14 57	17 89
30 94	64 59	45 22	40 38	510 47	105 00	68 96	51 70	42 14	36 56	33 40	31 80	15 02	18 76
32 03	65 93	49 28	41 34	520 00	105 27	69 30	52 15	42 68	37 23	34 22	.....	15 54	19 71
33 18	67 31	50 39	42 35	529 78	105 57	69 69	52 63	43 29	37 99	35 12	.....	16 13	20 76
34 40	68 76	51 56	43 41	539 81	105 91	70 11	53 16	43 96	38 81	36 10	.....	16 80	21 94
35 70	70 25	52 78	44 54	550 11	106 27	70 57	53 73	44 68	39 71	37 16	.....	17 56	23 24
37 08	71 81	54 06	45 73	560 65	106 68	71 10	54 41	45 52	40 72	.....	.....	18 40	24 63
38 55	73 44	55 40	46 99	571 44	107 14	71 69	55 14	46 42	41 82	.....	.....	19 36	26 28
40 12	75 13	56 82	48 33	582 48	107 66	72 34	55 95	47 43	43 01	.....	.....	20 44	28 03
41 73	76 90	58 33	49 75	593 74	108 23	73 06	56 86	48 58	44 35	.....	.....	21 64	29 95
43 56	78 74	59 88	51 26	605 22	108 87	73 85	57 86	49 76	.....	.....	.....	23 00	32 09
45 45	80 66	61 54	52 87	616 91	109 57	74 75	58 96	51 11	.....	.....	.....	24 50	34 40
47 46	82 66	63 28	54 58	628 77	110 35	75 73	60 18	52 59	.....	.....	.....	26 17	36 93
49 60	84 74	65 13	56 41	640 79	111 20	76 82	61 58	54 21	.....	.....	.....	28 01	39 69
51 80	86 92	67 07	58 36	652 97	112 16	78 02	63 02	56 01	.....	.....	.....	30 00	42 66
54 26	89 20	69 14	60 45	665 27	113 21	79 34	64 67	57 95	.....	.....	.....	32 31	45 88
56 96	91 58	71 33	62 69	677 69	114 37	80 81	66 47	60 10	.....	.....	.....	34 80	49 54
59 79	94 07	73 66	65 06	690 20	115 65	82 42	68 40	62 49	.....	.....	.....	37 56	53 06
62 66	96 69	76 15	67 65	702 79	117 06	84 21	70 64	.....	.....	.....	.....	40 59	57 04
65 83	99 44	78 79	70 42	715 48	118 61	86 17	73 03	.....	.....	.....	.....	43 92	61 29
69 21	102 34	81 62	73 39	728 11	120 33	88 36	75 66	.....	.....	.....	.....	47 59	65 84
72 83	105 40	84 65	76 60	740 80	122 23	90 76	78 56	.....	.....	.....	.....	51 62	70 70
76 70	108 64	87 90	80 06	753 48	124 31	93 40	.....	.....	.....	.....	.....	.....	.....
80 85	112 07	91 39	83 79	766 11	126 64	96 30	.....	.....	.....	.....	.....	.....	.....
85 29	115 71	95 13	87 82	778 70	129 19	99 50	.....	.....	.....	.....	.....	.....	.....
90 04	119 59	99 17	92 18	791 20	132 00	103 00	.....	.....	.....	.....	.....	.....	.....
95 14	123 78	103 51	96 90	803 60	135 11	106 85	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply by .51.
For quarterly rates multiply by .26. *Adopted, November 1, 1907. Contibile—Nonrenewable.

LIFE ANNUITY RATES—MALES

In effect July 1, 1910.

Age Last Birthday	Price of $100 Annuity			Annuity purchased by $1,000			Age Last Birthday
	$100 Annually	$50 Semi-Ann'ly	$25 Quarterly	Ann'l Payment	Semi-Ann'l Payment.	Quarterly Payment.	
20	$2,165.	$2,153.	$2,196.	$46.34	$22.90	$11.30	20
21	2,142.	2,137.	2,179.	46.69	23.07	11.47	21
22	2,126.	2,151.	2,162.	47.04	23.26	11.56	22
23	2,109.	2,134.	2,146.	47.42	23.43	11.65	23
24	2,092.	2,117.	2,129.	47.80	23.62	11.74	24
25	2,074.	2,099.	2,111.	48.20	23.82	11.84	25
26	2,056.	2,080.	2,092.	48.62	24.04	11.95	26
27	2,036.	2,061.	2,073.	49.12	24.26	12.06	27
28	2,017.	2,042.	2,054.	49.58	24.49	12.17	28
29	1,997.	2,022.	2,034.	50.05	24.73	12.29	29
30	1,976.	2,001.	2,013.	50.61	24.99	12.42	30
31	1,956.	1,980.	1,993.	51.15	25.25	12.55	31
32	1,935.	1,958.	1,970.	51.73	25.54	12.69	32
33	1,910.	1,935.	1,947.	52.36	25.84	12.84	33
34	1,887.	1,912.	1,924.	53.00	26.15	12.99	34
35	1,863.	1,888.	1,900.	53.68	26.49	13.16	35
36	1,839.	1,864.	1,876.	54.39	26.83	13.33	36
37	1,814.	1,839.	1,851.	55.19	27.19	13.51	37
38	1,788.	1,813.	1,825.	55.93	27.58	13.70	38
39	1,762.	1,787.	1,799.	56.75	27.98	13.90	39
40	1,735.	1,760.	1,772.	57.64	28.41	14.11	40
41	1,708.	1,732.	1,745.	58.55	28.86	14.33	41
42	1,680.	1,705.	1,717.	59.52	29.32	14.56	42
43	1,651.	1,676.	1,688.	60.57	29.82	14.81	43
44	1,622.	1,647.	1,659.	61.65	30.36	15.07	44
45	1,592.	1,618.	1,630.	62.77	30.90	15.34	45
46	1,563.	1,589.	1,600.	63.96	31.49	15.63	46
47	1,532.	1,557.	1,569.	65.27	32.11	15.93	47
48	1,501.	1,526.	1,538.	66.62	32.77	16.26	48
49	1,469.	1,494.	1,508.	68.07	33.47	16.60	49
50	1,437.	1,462.	1,474.	69.59	34.26	16.96	50
51	1,404.	1,429.	1,441.	71.23	34.99	17.36	51
52	1,372.	1,397.	1,409.	72.89	35.79	17.74	52
53	1,338.	1,363.	1,375.	74.74	36.68	18.18	53
54	1,304.	1,329.	1,342.	76.69	37.59	18.63	54

LIFE ANNUITY RATES—MALES

In effect July 1, 1910.

Age Last Birthday	Price of $100 Annuity			Annuity purchased by $1,000			Age Last Birthday
	$100 Annually	$50 Semi-Ann'ly	$25 Quarterly	Ann'l Payment	Semi-Ann'l Payment.	Quarterly Payment.	
55	$1,271.	$1,296.	$1,308.	$78.66	$38.58	$19.11	55
56	1,237.	1,262.	1,274.	80.84	39.62	19.62	56
57	1,202.	1,226.	1,240.	83.12	40.75	20.18	57
58	1,166.	1,193.	1,205.	85.62	41.91	20.76	58
59	1,132.	1,158.	1,170.	88.36	43.18	21.37	59
60	1,096.	1,126.	1,138.	91.29	44.47	22.02	60
61	1,064.	1,092.	1,101.	93.98	45.91	22.72	61
62	1,030.	1,058.	1,067.	97.09	47.39	23.42	62
63	995.	1,020.	1,033.	100.50	49.09	24.20	63
64	961.	985.	999.	104.09	50.71	25.05	64
65	927.	953.	964.	107.87	52.52	25.90	65
66	893.	918.	930.	111.98	54.47	26.85	66
67	860.	884.	896.	116.41	56.56	27.83	67
68	826.	851.	863.	121.07	58.75	28.87	68
69	793.	818.	830.	126.10	61.12	30.12	69
70	762.	787.	799.	131.23	63.53	31.29	70
71	732.	757.	769.	136.61	66.05	32.51	71
72	702.	727.	739.	142.45	68.75	33.88	72
73	672.	697.	709.	148.81	71.74	35.33	73
74	649.	674.	686.	154.09	74.18	36.44	74
75	626.	650.	662.	160.00	76.93	37.76	75
76	603.	633.	645.	164.47	78.99	38.76	76
77	591.	616.	625.	169.29	81.17	39.94	77
78	575.	600.	614.	173.91	83.33	40.65	78
79	559.	584.	595.	178.89	85.62	41.95	79
80	545.	570.	582.	183.49	87.72	42.94	80
81	532.	556.	568.	188.00	89.88	44.02	81
82	518.	543.	555.	193.05	92.08	45.05	82
83	505.	530.	542.	198.02	94.34	46.13	83
84	494.	519.	531.	202.43	96.24	47.09	84
85	483.	508.	520.	207.05	98.43	48.08	85

NOTE:—For ages above 85 the rates will be the same as at 85. A pro rata allowance will be made for each quarter of year elapsed since last birthday.

LIFE ANNUITY RATES—FEMALES

In effect July 1st, 1910.

Age Last Birthday	Price of $100 Annuity: $100 Annually	$50 Semi-Ann'ly	$25 Quarterly	Annuity purchased by $1,000: Ann'l Payment	Semi-Ann'l Payment	Quarterly Payment	Age Last Birthday
20	$2,181.	$2,206.	$2,218.	$45.85	$22.67	$11.27	20
21	2,166.	2,191.	2,203.	46.17	22.82	11.35	21
22	2,151.	2,176.	2,188.	46.49	22.96	11.43	22
23	2,135.	2,160.	2,172.	46.84	23.15	11.51	23
24	2,118.	2,143.	2,155.	47.21	23.33	11.60	24
25	2,101.	2,126.	2,138.	47.60	23.52	11.69	25
26	2,084.	2,109.	2,121.	47.98	23.71	11.79	26
27	2,066.	2,091.	2,103.	48.40	23.91	11.89	27
28	2,048.	2,073.	2,085.	48.83	24.12	11.99	28
29	2,029.	2,054.	2,066.	49.29	24.34	12.10	29
30	2,009.	2,034.	2,046.	49.78	24.58	12.22	30
31	1,990.	2,015.	2,027.	50.25	24.81	12.33	31
32	1,969.	1,994.	2,006.	50.79	25.08	12.46	32
33	1,948.	1,974.	1,986.	51.31	25.33	12.59	33
34	1,926.	1,952.	1,965.	51.87	25.60	12.72	34
35	1,904.	1,931.	1,943.	52.47	25.89	12.87	35
36	1,884.	1,909.	1,921.	53.06	26.19	13.01	36
37	1,862.	1,887.	1,899.	53.71	26.50	13.16	37
38	1,840.	1,865.	1,877.	54.38	26.81	13.32	38
39	1,817.	1,842.	1,854.	55.04	27.14	13.48	39
40	1,794.	1,819.	1,831.	55.74	27.49	13.65	40
41	1,770.	1,795.	1,807.	56.50	27.86	13.84	41
42	1,746.	1,771.	1,783.	57.27	28.23	14.02	42
43	1,722.	1,747.	1,759.	58.07	28.62	14.21	43
44	1,698.	1,722.	1,735.	58.89	29.02	14.41	44
45	1,673.	1,696.	1,710.	59.77	29.45	14.62	45
46	1,647.	1,672.	1,684.	60.72	29.90	14.85	46
47	1,622.	1,647.	1,659.	61.65	30.36	15.07	47
48	1,596.	1,621.	1,633.	62.65	30.85	15.31	48
49	1,569.	1,594.	1,606.	63.73	31.37	15.57	49
50	1,542.	1,567.	1,579.	64.85	31.91	15.83	50
51	1,514.	1,539.	1,551.	66.05	32.49	16.12	51
52	1,486.	1,511.	1,522.	67.29	33.09	16.41	52
53	1,457.	1,482.	1,494.	68.63	33.74	16.73	53
54	1,427.	1,452.	1,464.	70.08	34.44	17.08	54
55	$1,396.	$1,421.	$1,433.	$71.63	$35.19	$17.45	55
56	1,365.	1,390.	1,402.	73.26	35.97	17.83	56
57	1,333.	1,358.	1,370.	75.02	36.82	18.25	57
58	1,299.	1,324.	1,336.	76.98	37.70	18.71	58
59	1,265.	1,290.	1,302.	79.05	38.70	19.20	59
60	1,231.	1,256.	1,268.	81.23	39.81	19.75	60
61	1,195.	1,220.	1,232.	83.68	40.98	20.39	61
62	1,159.	1,184.	1,196.	86.26	42.23	20.90	62
63	1,122.	1,147.	1,159.	89.12	43.59	21.57	63
64	1,084.	1,109.	1,121.	92.25	45.09	22.30	64
65	1,046.	1,071.	1,083.	95.60	46.60	23.03	65
66	1,008.	1,033.	1,045.	99.21	48.42	23.93	66
67	970.	995.	1,007.	103.09	50.25	24.85	67
68	932.	957.	969.	107.30	52.25	25.85	68
69	895.	919.	931.	111.86	54.41	26.89	69
70	857.	882.	894.	116.69	56.69	27.98	70
71	819.	844.	856.	122.16	59.24	29.24	71
72	784.	809.	821.	127.55	61.88	30.45	72
73	750.	775.	787.	133.33	64.62	31.77	73
74	721.	746.	758.	138.70	67.02	32.98	74
75	694.	719.	731.	144.09	69.54	34.26	75
76	672.	697.	709.	148.81	71.74	35.42	76
77	651.	676.	688.	153.51	73.94	36.62	77
78	632.	657.	668.	158.22	76.16	37.87	78
79	613.	638.	650.	163.13	78.37	38.98	79
80	595.	620.	632.	168.07	80.65	39.86	80
81	577.	602.	614.	173.31	83.06	40.79	81
82	561.	586.	598.	178.25	85.22	41.81	82
83	546.	571.	583.	183.15	87.57	42.88	83
84	532.	557.	569.	187.97	89.73	43.84	84
85	519.	544.	556.	192.86	91.92	44.86	85

NOTE.—For ages above 85 the rates will be the same as at 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will write on a Single Life, $30,00
Premiums for Each $1,000 Insurance (Participating). Life; 15 and 20 Premiums Life, Adopted April 15, 1907; 10 Premiums Life; 10 and 20 Year Endowments, Adopted January 1, 1914.

Age at Issue.	LIFE.				ENDOWMENT Continuous Annual Premiums.		TERM. Renewable and Convertible. Adopted Nov 1, 1908.		
	5 Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	10 Years.	15 Years.	20 Years.
20	$17 56	$43 98	$31 93	$26 55	$67 73	$47 91	$11 39	$11 58	$11 8[illegible]
21	17 95	44 70	32 46	26 98	67 80	47 99	11 50	11 70	11 9[illegible]
22	18 37	45 44	33 01	27 45	67 87	48 07	11 61	11 82	12 1[illegible]
23	18 80	46 21	33 58	27 94	67 96	48 17	11 74	11 96	12 2[illegible]
24	19 26	47 01	34 18	28 45	68 03	48 25	11 87	12 12	12 4[illegible]
25	19 75	47 83	34 79	28 98	68 13	48 36	12 02	12 29	12 6[illegible]
26	20 26	48 69	35 43	29 53	68 22	48 47	12 17	12 47	12 8[illegible]
27	20 78	49 50	36 09	30 09	68 32	48 59	12 33	12 65	13 0[illegible]
28	21 33	50 51	36 77	30 67	68 43	48 72	12 50	12 87	13 3[illegible]
29	21 92	51 47	37 50	31 29	68 55	48 86	12 68	13 08	13 6[illegible]
30	22 54	52 46	38 23	31 92	68 67	49 01	12 89	13 33	13 9[illegible]
31	23 18	53 49	39 04	32 59	68 81	49 17	13 11	13 59	14 2[illegible]
32	23 88	54 55	39 81	33 30	68 95	49 36	13 35	13 87	14 6[illegible]
33	24 60	55 67	40 65	34 02	69 13	49 55	13 60	14 19	15 0[illegible]
34	25 39	56 82	41 53	34 79	69 30	49 77	13 89	14 54	15 4[illegible]
35	26 20	58 02	42 44	35 58	69 50	50 02	14 19	14 93	15 9[illegible]
36	27 05	59 25	43 38	36 41	69 70	50 27	14 53	15 37	16 5[illegible]
37	27 97	60 53	44 37	37 30	69 94	50 57	14 90	15 84	17 1[illegible]
38	28 95	61 87	45 40	38 22	70 20	50 89	15 32	16 38	17 8[illegible]
39	29 97	63 26	46 48	39 18	70 48	51 25	15 77	16 96	18 6[illegible]
40	31 07	64 71	47 60	40 20	70 80	51 66	16 28	17 64	19 4[illegible]
41	32 21	66 21	48 77	41 25	71 14	52 10	16 84	18 38	20 4[illegible]
42	33 45	67 75	50 00	42 38	71 53	52 59	17 47	19 20	21 4[illegible]
43	34 76	69 38	51 29	43 57	71 96	53 15	18 18	20 11	22 5[illegible]
44	36 14	71 06	52 64	44 82	72 46	53 76	18 97	21 12	23 6[illegible]
45	37 63	72 81	54 06	46 16	72 98	54 44	19 85	22 25	25 [illegible]
46	39 20	74 64	55 55	47 55	73 60	55 21	20 85	23 50	26 [illegible]
47	40 89	76 54	57 12	49 06	74 27	56 05	21 97	24 89	28 4[illegible]
48	42 70	78 52	58 78	50 65	75 01	56 99	23 20	26 44	30 3[illegible]
49	44 60	80 59	60 50	52 31	75 84	58 03	24 58	28 13	32 3[illegible]
50	46 64	82 73	62 33	54 10	76 76	59 18	26 08	29 98	34 5[illegible]
51	48 83	84 97	64 26	56 03	77 78	60 64	27 76	32 09	37 0[illegible]
52	51 13	87 28	66 29	58 04	78 90	62 26	29 62	34 29	39 6[illegible]
53	53 63	89 71	68 44	60 21	80 15	64 04	31 64	36 75	42 4[illegible]
54	56 27	92 23	70 71	62 52	81 51	66 01	33 89	39 45	45 5[illegible]
55	59 08	94 87	73 11	65 00	83 02	68 15	36 36	42 40	48 8[illegible]
56	62 11	97 63	75 66	67 66	84 70	70 53	39 07	45 62	52 35
57	65 31	100 50	78 37	70 49	86 55	73 15	42 04	49 12	56 14
58	68 77	103 52	81 26	73 55	88 60	76 01	45 30	52 91	60 19
59	72 45	106 69	84 34	76 83	90 85	79 15	48 89	57 03	64 54
60	76 40	110 03	87 65	80 36	93 34	82 60	52 81	61 48	69 18
61	80 61	114 18	91 49	84 16	96 72	86 06	57 12	66 25	74 14
62	85 15	118 59	95 62	88 26	100 43	89 25	61 79	71 39	79 4[illegible]
63	89 98	123 31	100 07	92 68	104 54	94 00	66 90	76 91	85 1[illegible]

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life $75,000. Premiums for each $1,000 Insurance (Participating). Adopted January, 1901.

Age at Issue	LIFE (Endowment at 85.) Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT.—Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	TERM.—Renewable and Convertible. 10 Years.	20 Years.	30 Years.
0	$18 78	$45 83	$34 12	28 39	367 78	100 83	65 02	47 78	37 64	31 18	26 81	11 46	11 84	12 45
1	19 19	46 52	34 65	28 83	373 09	100 42	65 12	47 84	37 76	31 31	26 96	11 59	11 99	12 67
2	19 62	47 24	35 19	29 29	378 57	100 52	65 23	47 95	37 89	31 46	27 13	11 72	12 16	12 92
3	20 06	47 97	35 75	29 77	384 22	100 62	65 34	48 07	38 02	31 61	27 31	11 86	12 34	13 18
4	20 53	48 74	36 33	30 26	390 06	100 72	65 45	48 20	38 16	31 77	27 50	12 02	12 54	13 48
5	21 02	49 53	36 93	30 77	396 07	100 84	65 58	48 33	38 31	31 95	27 71	12 18	12 75	13 79
6	21 54	50 34	37 56	31 31	402 28	100 96	65 71	48 48	38 32	14 27	94	12 35	12 97	14 14
7	22 08	51 19	38 20	31 86	408 68	101 08	65 85	48 63	38 65	32 84	28 19	12 53	13 22	14 53
8	22 64	52 06	38 87	32 43	415 28	101 22	65 99	48 80	38 84	32 57	28 46	12 72	13 48	14 95
9	23 24	52 96	39 57	33 03	422 10	101 36	66 15	48 97	39 05	32 81	28 76	12 93	13 77	15 41
0	23 86	53 90	40 29	33 65	429 12	101 51	66 32	49 16	39 27	33 08	29 08	13 16	14 09	15 91
1	24 53	54 87	41 03	34 30	436 36	101 68	66 50	49 37	39 51	33 37	29 43	13 40	14 43	16 47
2	25 22	55 87	41 81	34 97	443 83	101 85	66 70	49 59	39 77	33 69	29 82	13 66	14 82	17 08
3	25 95	56 91	42 61	35 67	451 52	102 03	66 91	49 83	40 06	34 03	30 24	13 94	15 24	17 74
4	26 72	57 98	43 45	36 40	459 45	102 23	67 13	50 09	40 37	34 42	30 71	14 25	15 70	18 47
5	27 54	59 09	44 32	37 16	467 61	102 45	67 37	50 38	40 72	34 83	31 21	14 58	16 21	19 27
6	28 40	60 25	45 22	37 96	476 02	102 68	67 64	50 69	41 09	35 29	31 77	14 94	16 78	20 14
7	29 31	61 44	46 16	38 79	484 68	102 92	67 92	51 03	41 51	35 79	32 37	15 33	17 40	21 08
8	30 27	62 68	47 15	39 66	493 59	103 19	68 24	51 41	41 96	36 34	33 04	15 76	18 09	22 11
9	31 29	63 97	48 17	40 58	502 74	103 48	68 57	51 81	42 46	36 95	33 77	16 23	18 85	23 24
0	32 36	65 30	49 23	41 54	512 16	103 79	68 95	52 27	43 01	37 62	34 56	16 76	19 69	24 45
1	33 51	66 68	50 35	42 55	521 84	104 13	69 36	52 76	43 61	38 35	35 43	17 34	20 61	25 77
2	34 72	68 12	51 51	43 62	531 79	104 51	69 81	53 31	44 28	39 15	36 38	17 98	21 62	27 20
3	36 01	69 62	52 74	44 74	542 00	104 92	70 31	53 91	45 01	40 04	37 42	18 70	22 74	28 73
4	37 38	71 17	54 02	45 93	552 49	105 37	70 85	54 58	45 82	41 01	38 55	19 50	23 98	30 38
5	38 83	72 80	55 36	47 19	563 23	105 87	71 46	55 32	46 72	42 08	39 77	20 99	25 33	32 14
6	40 38	74 49	56 78	48 52	574 25	106 42	72 13	56 13	47 70	43 25	.....	21 38	26 82	34 02
7	42 04	76 25	58 27	49 93	585 52	107 03	72 88	57 03	48 79	44 53	.....	22 48	28 44	36 02
8	43 80	78 10	59 84	51 44	597 04	107 71	73 70	58 03	49 98	45 93	.....	23 69	30 28	38 15
9	45 68	80 02	61 50	53 03	608 81	108 45	74 60	59 13	51 30	47 46	.....	25 04	32 18	40 42
0	47 68	82 03	63 25	54 73	620 79	109 27	75 60	60 38	52 78	49 12	.....	26 52	34 30	42 81
1	49 81	84 13	65 10	56 55	632 97	110 17	76 70	61 66	54 32	.....	.....	28 15	36 61	.....
2	52 08	86 32	67 05	58 48	645 35	111 16	77 90	63 12	56 05	.....	.....	29 95	39 11	.....
3	54 51	88 61	69 11	60 55	657 91	112 25	79 23	64 73	57 95	.....	.....	31 92	41 82	.....
4	57 11	91 01	71 30	62 76	670 68	113 44	80 69	66 49	60 01	.....	.....	34 08	44 74	.....
5	59 88	93 52	73 62	65 12	683 50	114 75	82 30	68 43	62 27	.....	.....	36 46	47 87	.....
6	62 84	96 16	76 09	67 66	696 51	116 19	84 06	70 55	.....	.....	.....	39 06	51 24	.....
7	66 01	98 93	78 73	70 38	709 63	117 77	86 01	72 88	.....	.....	.....	41 92	54 84	.....
8	69 40	101 85	81 54	73 30	722 85	119 51	88 14	75 43	.....	.....	.....	45 04	58 69	.....
9	73 04	104 93	84 54	76 45	736 17	121 42	90 49	78 22	.....	.....	.....	48 47	62 81	.....
0	76 94	108 18	87 76	79 85	749 55	123 51	93 08	81 27	.....	.....	.....	52 21	67 21	.....
1	81 13	111 63	91 22	.....	762 98	125 82	95 91	.....	.....	.....	.....	.....	.....	.....
2	85 63	115 29	94 93	.....	776 45	128 36	99 03	.....	.....	.....	.....	.....	.....	.....
3	90 48	119 18	98 92	.....	789 93	131 15	102 44	.....	.....	.....	.....	.....	.....	.....
84	95 69	123 33	103 21	.....	803 43	134 22	106 18	.....	.....	.....	.....	.....	.....	.....
85	101 32	127 76	107 84	.....	816 91	137 59	110 27	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent.; divide by 2. For quarterly rates add 6 per cent.; divide by 4.

All lines in excess of $50,000 are generally reinsured.

Life Annuity Premiums—Males

NON-PARTICIPATING

Age last Birthday	Price of $100 Annuity. $100 Ann'ly.	$50 Semi-An'ly.	$25 Quar-terly.	Annuity Purchased by $1,000. Annual Payment.	Semi-Ann. Pay.	Quar. Payment.	Age last Birthday
3	$2153	$2178	$2190	$46.45	$22.95	$11.41	3
4	2151	2176	2188	46.49	22.98	11.42	4
5	2148	2172	2183	46.55	23.01	11.44	5
6	2144	2169	2181	46.64	23.05	11.46	6
7	2140	2165	2177	46.73	23.09	11.48	7
8	2134	2159	2171	46.86	23.16	11.51	8
9	2127	2152	2164	47.01	23.23	11.56	9
10	2120	2145	2157	47.17	23.31	11.59	10
11	2112	2137	2149	47.35	23.39	11.63	11
12	2104	2129	2141	47.53	23.48	11.66	12
13	2095	2120	2132	47.73	23.58	11.72	13
14	2086	2111	2123	47.94	23.68	11.77	14
15	2076	2101	2113	48.17	23.80	11.83	15
16	2065	2090	2103	48.40	23.91	11.89	16
17	2054	2080	2093	48.64	24.02	11.94	17
18	2042	2070	2082	48.90	24.15	12.01	18
19	2030	2059	2071	49.16	24.28	12.07	19
20	2018	2048	2060	49.43	24.41	12.13	20
21	2012	2032	2049	49.70	24.54	12.20	21
22	1999	2026	2038	50.03	24.70	12.28	22
23	1986	2011	2023	50.35	24.86	12.36	23
24	1973	1998	2010	50.68	25.02	12.44	24
25	1959	1984	1996	51.05	25.20	12.52	25
26	1944	1970	1982	51.41	25.38	12.61	26
27	1930	1955	1967	51.81	25.57	12.71	27
28	1915	1940	1952	52.22	25.77	12.81	28
29	1900	1925	1937	52.63	25.97	12.91	29
30	1883	1908	1920	53.11	26.20	13.02	30
31	1867	1892	1904	53.56	26.42	13.13	31
32	1849	1874	1886	54.08	26.68	13.25	32
33	1831	1856	1868	54.61	26.94	13.38	33
34	1813	1838	1850	55.16	27.20	13.51	34
35	1794	1819	1831	55.74	27.49	13.65	35
36	1774	1799	1811	56.37	27.79	13.80	36
37	1754	1779	1791	57.01	28.10	13.95	37
38	1734	1759	1771	57.67	28.42	14.12	38
39	1712	1737	1749	58.41	28.78	14.29	39
40	1691	1716	1728	59.14	29.14	14.47	40
41	1668	1693	1705	59.95	29.53	14.66	41
42	1645	1670	1682	60.79	29.94	14.86	42
43	1622	1647	1659	61.63	30.36	15.07	43
44	1597	1622	1634	62.62	30.82	15.30	44

NOTE—A pro rata allowance will be made for each month elapsed since the last birthday of the applicant.

Life Annuity Premiums—Males

NON-PARTICIPATING

Age last Birthday	Price of $100 Annuity. $100 Ann'ly.	$50 Semi-An'ly.	$25 Quar-terly.	Annuity Purchased by $1,000. Annual Payment.	Semi-Ann. Pay.	Quar. Payment.	Age last Birthday
45	$1575	$1598	$1610	$63.47	$31.50	$15.55	45
46	1547	1572	1584	64.64	31.80	15.70	46
47	1521	1546	1558	65.75	32.34	15.96	47
48	1495	1520	1532	66.89	32.89	16.23	48
49	1468	1493	1505	68.12	33.49	16.51	49
50	1441	1466	1478	69.40	34.10	16.82	50
51	1413	1438	1450	70.77	34.77	17.14	51
52	1385	1410	1422	72.20	35.46	17.50	52
53	1356	1381	1393	73.75	36.20	17.86	53
54	1327	1352	1364	75.36	36.96	18.23	54
55	1297	1322	1334	77.10	37.82	18.66	55
56	1265	1290	1302	79.05	38.75	19.12	56
57	1233	1258	1270	81.10	39.74	19.66	57
58	1200	1225	1237	83.33	40.81	20.16	58
59	1168	1193	1205	85.62	41.91	20.76	59
60	1135	1150	1172	88.11	43.10	21.29	60
61	1101	1126	1138	90.83	44.40	21.97	61
62	1068	1093	1105	93.63	45.76	22.62	62
63	1034	1059	1071	96.71	47.21	23.34	63
64	1001	1026	1038	99.90	48.73	24.08	64
65	967	992	1004	103.41	50.40	24.88	65
66	934	959	971	107.07	52.14	25.76	66
67	900	925	937	111.11	54.05	26.68	67
68	867	892	904	115.34	55.96	27.63	68
69	834	859	871	119.90	58.20	28.70	69
70	801	826	838	124.84	60.53	29.83	70
71	771	796	808	129.70	62.81	30.96	71
72	741	766	778	134.95	65.27	32.13	72
73	711	736	748	140.65	67.93	33.42	73
74	681	706	718	146.84	70.82	34.82	74
75	652	677	689	153.37	73.85	36.20	75
76	629	654	666	158.98	76.45	37.49	76
77	606	631	643	165.02	79.34	38.89	77
78	584	609	621	171.23	82.10	40.26	78
79	562	587	599	177.94	85.19	41.80	79
80	541	566	578	184.84	88.34	43.35	80
81	521	546	558	191.95	91.57	44.88	81
82	501	526	538	199.60	95.06	46.57	82
83	482	507	519	207.47	98.62	48.37	83
84	464	489	501	215.52	102.35	49.99	84
85	447	472	484	223.71	106.09	51.83	85

NOTE—For ages older than 85, the rates are to be for last 85.

Life Annuity Premiums—Females

NON-PARTICIPATING

Age	Price of $100 Annuity. $100 An'ly.	$50 Semi-An'ly.	$25 Quarterly.	Annuity Purchased by $1,000. Annual Payment.	Semi-Ann. Pay.	Quar. Payment.	Age
2	$2171	$2196	$2208	$46.06	$22.77	$11.32	2
3	2169	2194	2206	46.10	22.79	11.33	3
4	2166	2191	2203	46.17	22.82	11.35	4
5	2162	2187	2199	46.25	22.86	11.37	5
6	2158	2183	2195	46.34	22.90	11.39	6
7	2152	2177	2189	46.47	22.96	11.42	7
8	2146	2170	2182	46.62	22.04	11.46	8
9	2139	2163	2176	46.77	23.11	11.49	9
10	2130	2155	2167	46.96	23.20	11.54	10
11	2122	2147	2159	47.13	23.29	11.58	11
12	2113	2138	2150	47.33	28138	11.63	12
13	2104	2129	2141	47.53	23.48	11.68	13
14	2094	2119	2131	47.76	23.59	11.73	14
15	2084	2109	2121	47.98	23.71	11.79	15
16	2074	2099	2111	48.22	23.82	11.84	16
17	2063	2088	2100	48.47	23.94	11.90	17
18	2052	2077	2089	48.73	24.07	11.97	18
19	2041	2066	2078	49.00	24.20	12.03	19
20	2030	2055	2067	49.26	24.33	12.09	21
21	2019	2044	2056	49.53	24.46	12.16	22
22	2007	2032	2044	49.83	24.60	12.23	23
23	1994	2019	2031	50.15	24.76	12.31	24
24	1981	2006	2018	50.48	24.92	12.39	25
25	1966	1993	2005	50.81	25.09	12.47	26
26	1954	1979	1991	51.18	26.26	12.56	27
27	1940	1965	1977	51.56	25.44	12.64	28
28	1925	1950	1962	51.95	25.64	12.74	29
29	1910	1935	1947	52.36	25.84	12.84	30
30	1895	1920	1932	52.77	26.04	12.94	31
31	1878	1904	1916	53.23	26.26	13.05	32
32	1862	1888	1900	53.66	26.48	13.16	33
33	1846	1871	1883	54.17	26.72	13.28	34
34	1828	1854	1866	54.67	26.97	13.40	35
35	1812	1837	1849	55.18	27.22	13.52	36
36	1794	1819	1831	55.74	27.49	13.65	37
37	1776	1801	1813	56.31	27.76	13.79	38
38	1757	1782	1794	56.89	28.06	13.93	39
39	1739	1764	1776	57.50	28.34	14.08	40
40	1719	1744	1756	58.17	28.67	14.24	41
41	1700	1725	1737	58.82	28.98	14.39	42
42	1687	1705	1717	59.52	29.32	14.56	43
43	1668	1685	1697	60.24	29.67	14.73	44

Note—A pro rata allowance will be made for each month elapsed since the last birthday of the payment.

Life Annuity Premiums—Females

NON-PARTICIPATING

Age	Price of $100 Annuity. $100 An'ly.	$50 Semi-An'ly	$25 Quarterly.	Annuity Purchased by $1,000. Annual Payment.	Semi Ann. Pay.	Quar. Payment.	Age
45	$1639	$1664	$1676	$61.01	$30.05	$14.92	45
46	1618	1643	1655	61.80	30.43	15.10	46
47	1596	1621	1633	62.66	30.84	15.31	47
48	9574	1599	1611	63.53	31.27	15.52	48
49	1552	1577	1589	64.48	31.70	15.73	49
50	1529	1554	1566	65.40	32.17	15.96	50
51	1505	1530	1542	66.45	32.68	16.21	51
52	1480	1505	1517	67.57	33.22	16.48	52
53	1456	1481	1493	68.68	33.76	16.74	53
54	1430	1455	1467	69.93	34.36	17.04	54
55	1403	1428	1440	71.28	35.01	17.36	55
56	1374	1399	1411	72.78	35.74	17.72	56
57	1344	1369	1381	74.40	36.52	18.18	57
58	1313	1338	1350	76.16	37.27	18.52	58
59	1281	1306	1318	78.06	38.28	18.97	59
60	1248	1273	1285	80.13	39.27	19.45	60
61	1214	1239	1251	82.37	40.35	19.97	61
62	1180	1205	1217	84.75	41.49	20.54	62
63	1145	1170	1182	87.34	42.73	21.15	63
64	1109	1134	1146	90.17	44.09	21.81	64
65	1073	1098	1110	93.20	45.83	22.52	65
66	1037	1062	1074	96.43	47.08	23.28	66
67	1000	1025	1037	100.00	48.78	24.11	67
68	963	988	1000	103.84	50.60	25.00	68
69	926	951	963	107.99	52.52	25.96	69
70	889	914	926	112.49	54.76	27.03	70
71	855	880	892	116.96	56.82	28.03	71
72	820	845	857	121.95	59.17	29.17	72
73	787	812	824	127.06	61.57	30.34	73
74	753	778	790	132.80	64.26	31.64	74
75	721	746	758	138.70	67.02	32.98	75
76	693	718	730	144.30	69.64	34.25	76
77	667	692	704	149.93	72.25	35.51	77
78	641	666	678	156.01	75.02	36.87	78
79	617	642	654	162.07	77.88	38.23	79
80	592	617	629	168.92	81.02	39.76	80
81	549	594	606	175.75	84.17	41.25	81
82	547	572	584	182.62	87.44	42.80	82
83	525	550	562	190.48	90.91	44.48	83
84	504	529	541	198.41	94.52	46.21	84
85	484	509	521	206.61	98.23	47.98	85

Note—For ages older than 85 the rates are the same as for age 85.

Largest Amount of Insurance it will write on a Single Life. $25,000.
Premiums for Each $1,000 Insurance (Participating.)
Adopted January 1, 1912.

Age at Issue.	LIFE. Continuous Annual Premiums.	LIFE. 10 Annual Premiums.	LIFE. 15 Annual Premiums.	LIFE. 20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	Maturing at Age 65.	TERM. (Adopted Jan. 1, 1910.) Renewable & Convertible. 5 Years.	10 Years.	15 Years.	20 Years.
15	$15 44	$36 79	$28 35	$22 47	$99 11	$61 90	$43 72	$20 38	.....	.....	.....	.....
16	15 67	37 25	28 68	22 75	99 14	61 92	43 75	20 80	.....	.....	.....	.....
17	15 91	37 71	29 02	23 03	99 16	61 96	43 78	21 24	.....	.....	.....	.....
18	16 17	38 20	29 38	23 33	99 19	61 99	43 82	21 70	.....	.....	.....	.....
19	16 44	38 70	29 75	23 64	99 21	62 03	43 85	22 19	.....	.....	.....	.....
20	16 72	39 22	30 14	23 96	99 25	62 06	43 89	22 71	.....	.....	.....	.....
21	17 01	39 76	30 54	24 30	99 28	62 10	43 93	23 27	$10 80	$10 95	$11 20	$11 [illegible]
22	17 46	40 42	31 06	24 78	99 31	62 20	44 08	23 93	10 85	11 05	11 30	11 [illegible]
23	17 93	41 09	31 58	25 28	99 35	62 31	44 22	24 65	10 95	11 15	11 40	11 [illegible]
24	18 41	41 80	32 13	25 80	99 38	62 41	44 38	25 41	11 00	11 25	11 55	11 [illegible]
25	18 91	42 52	32 70	26 34	99 42	62 52	44 53	26 25	11 10	11 35	11 65	12 [illegible]
26	19 44	43 27	33 28	26 89	99 46	62 64	44 69	27 04	11 20	11 45	11 80	12 [illegible]
27	19 99	44 05	33 89	27 46	99 51	62 75	44 87	27 95	11 30	11 60	11 95	12 [illegible]
28	20 55	44 86	34 53	28 05	99 57	62 88	45 06	28 92	11 40	11 75	12 15	12 [illegible]
29	21 15	45 70	35 19	28 66	99 62	63 01	45 26	29 97	11 55	11 90	12 35	12 [illegible]
30	21 77	46 57	35 87	29 29	99 68	63 16	45 47	31 17	11 65	12 05	12 55	13 [illegible]
31	22 42	47 48	36 59	29 95	99 74	63 29	45 71	32 36	11 80	12 25	12 75	13 [illegible]
32	23 09	48 42	37 32	30 62	99 82	63 44	45 95	33 65	11 95	12 40	13 00	13 [illegible]
33	23 79	49 40	38 10	31 31	99 89	63 60	46 21	35 05	12 15	12 65	13 30	14 [illegible]
34	24 52	50 40	38 89	32 03	99 98	63 77	46 49	36 55	12 30	12 85	13 60	14 [illegible]
35	25 29	51 46	39 73	32 78	100 07	63 95	46 80	38 12	12 50	13 10	13 95	15 [illegible]
36	26 11	52 55	40 60	33 57	100 39	64 20	47 13	39 82	12 75	13 40	14 35	15 [illegible]
37	26 98	53 68	41 50	34 40	100 73	64 48	47 48	41 34	13 00	13 75	14 80	16 [illegible]
38	27 93	54 87	42 46	35 30	101 07	64 76	47 88	43 94	13 25	14 10	15 30	16 [illegible]
39	28 96	56 10	43 45	36 27	101 43	65 07	48 31	46 28	13 55	14 50	15 85	17 [illegible]
40	30 08	57 36	44 47	37 33	101 81	65 40	48 76	48 76	13 90	14 95	16 50	18 [illegible]
41	31 27	58 71	45 58	38 43	102 21	65 83	49 29	51 77	14 25	15 45	17 20	19 [illegible]
42	32 50	60 09	46 71	39 58	102 63	66 29	49 85	55 11	14 70	16 05	18 00	20 [illegible]
43	33 81	61 55	47 91	40 78	103 08	66 78	50 47	58 87	15 15	16 70	18 85	21 [illegible]
44	35 18	63 05	49 16	42 03	103 57	67 32	51 15	63 10	15 65	17 45	19 85	22 [illegible]
45	36 62	64 68	50 47	43 34	104 08	67 91	51 89	67 91	16 30	18 30	21 00	24 [illegible]
46	38 15	66 29	51 88	44 72	104 66	68 36	52 72	73 55	17 00	19 25	22 20	25 [illegible]
47	39 70	68 04	53 34	46 20	105 27	69 81	53 63	80 07	17 75	20 30	23 60	27 [illegible]
48	41 56	69 83	54 90	47 80	105 93	70 66	54 64	87 68	18 70	21 50	25 15	29 [illegible]
49	43 47	71 71	56 53	49 52	106 65	71 68	55 74	96 66	19 70	22 85	26 85	31 [illegible]
50	45 53	73 70	58 27	51 36	107 45	72 81	57 03	107 45	20 85	24 35	28 70	33 [illegible]
51	47 74	75 79	60 11	53 35	108 30	74 05	58 54	.....	22 15	26 00	30 80	36 [illegible]
52	49 86	77 96	62 05	55 24	109 23	75 40	59 98	.....	23 55	27 80	33 05	39 [illegible]
53	52 14	80 24	64 10	57 26	110 25	76 88	61 58	.....	25 15	29 85	35 55	41 [illegible]
54	54 58	82 63	66 28	59 43	111 37	78 50	63 33	.....	26 90	32 10	38 30	45 [illegible]
55	57 16	85 14	68 59	61 73	112 58	80 27	65 24	.....	28 85	34 55	41 30	48 [illegible]

For semi-annual rates, multiply by 1.04 and divide by 2.
For quarterly rates, multiply by 1.06 and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $15,000.
Premiums for each $1,000 Insurance (Participating). Adopted Jan. 1, 1900.

	Life.					Endowment. Continuous Annual Premiums.					20 Premiums Life Cumulative End'wmt
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Annual Premium.
21	16 92	23 47	19 20	26 43		97 47	62 17	44 89	34 81	28 88	33 08 70
22	17 34	24 01	19 67	28 02		97 50	62 22	44 98	34 87	28 96	33 78 70
23	17 67	24 78	20 17	27 35		97 53	62 26	44 99	34 94	29 03	34 49 70
24	18 05	25 46	20 68	27 77		97 57	62 30	45 04	35 01	29 14	35 10 70
25	18 53	26 17	21 22	28 23		97 64	62 35	45 10	35 09	29 24	35 80 70
26	18 98	26 90	21 78	28 68		97 65	62 40	45 17	35 17	29 36	36 58 70
27	19 45	27 66	22 34	29 17		97 69	62 46	45 24	35 27	29 48	37 32 70
28	19 95	28 08	22 94	29 66		97 74	62 52	45 32	35 36	29 52	38 13 70
29	20 47	29 25	23 54	30 18		97 80	62 59	45 41	35 49	29 74	39 00 70
30	21 02	30 08	24 19	30 71		97 85	62 66	45 51	35 61	29 95	39 83 70
31	21 59	30 95	24 82	31 27		97 91	62 74	45 61	35 75	30 14	40 73 70
32	22 20	31 84	25 52	31 83		97 97	62 83	45 73	35 90	30 35	41 654 70
33	22 85	32 76	26 21	32 45		98 05	62 93	45 85	36 08	30 49	42 614 70
34	23 52	33 71	26 94	33 07		98 14	63 03	46 00	36 28	30 86	43 65 70
35	24 24	34 69	27 69	33 73		98 23	63 15	46 16	36 50	31 17	44 70 70
36	24 99	35 70	28 47	34 30		98 32	63 28	46 34	36 74	31 50	45 83 70
37	25 78	36 72	29 25	35 12		98 42	63 44	46 54	37 01	31 84	46 98 70
38	26 62	37 84	30 13	35 83		98 56	63 60	46 77	37 32	32 27	48 25 70
39	27 52	38 96	31 00	36 53		98 69	63 78	47 02	37 66	32 75	49 54 70
40	28 45	40 12	31 94	37 45		98 83	63 99	47 31	38 05	33 25	50 68 70
41	29 46	41 32	32 95	38 30		99 00	64 23	47 63	38 48	33 12	52 33 70
42	30 51	42 57	33 95	39 18		99 19	64 49	47 99	38 96	34 44	53 82 70
43	31 65	43 85	34 97	40 10		99 40	64 79	48 40	39 50	35 10	55 34 70
44	32 84	45 20	36 08	41 14		99 64	65 14	48 86	40 11	35 93	57 10 70
45	34 10	46 58	37 12	42 21		99 93	65 33	49 38	40 78	36 79	58 79 70
46	35 46	48 03	38 31	43 32		100 25	65 96	49 96	41 52		60 87 70
47	36 90	49 53	39 57	44 51		100 60	66 45	50 61	42 35		62 81 70
48	38 43	51 10	40 88	45 76		101 01	67 00	51 34	43 30		65 05 70
49	40 06	52 77	42 27	47 12		101 47	67 63	52 48	44 32		67 36 70
50	41 80	54 52	43 72	48 52		101 99	68 32	53 65	45 46		69 69 70
51	43 65	56 49	45 27	50 05		102 57	69 10	54 06			
52	45 32	58 39	46 91	51 67		103 22	69 96	55 28			
53	47 77	60 91	48 61	53 40		103 93	70 93	56 42			
54	49 97	63 33	50 41	55 25		104 74	72 00	57 29			
55	52 36	65 97	52 34	57 23		105 64	73 18	59 31			
56	54 91	68 71	54 38			106 63	74 50				
57	57 69	71 69	56 56			107 74	75 98				
58	60 55	74 72	58 87			108 96	77 61				
59	63 68	77 93	61 29			110 33	79 42				
60	67 00	81 35	63 77			111 85	81 42				
61	70 56	84 92	66 32			113 52					
62	74 37	88 67				115 41					
63	78 43	92 80				117 50					
64	82 84	96 15				119 81					
65	87 52	101 07				122 36					

Four per cent discount allowed for payment of all premiums in

Largest Amount of Insurance it will write on a Single Life, $5,000. Premiums for each $1,000 Insurance (Participating). Adopted 1868.

Age at Issue.	LIFE. Continuous Annual * Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. ANNUAL CONTINUOUS PREMIUMS. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
20	$16 60	$33 80	$28 96	24 16	291 37	$99 27	$62 34	$44 10	33 64	27 44	23 23	20 52	18 6
21	17 05	39 10	29 54	24 60	296 97	99 40	62 40	44 25	34 00	27 60	23 45	20 75	18 9
22	17 50	39 90	30 15	25 10	302 69	99 50	62 45	44 40	34 15	27 80	23 60	21 00	19 2
23	18 00	40 70	30 80	25 70	308 54	99 60	62 50	44 55	34 30	28 00	23 85	21 25	19 5
24	18 50	41 50	31 40	26 20	314 46	99 75	62 60	44 70	34 45	28 20	24 15	21 50	19 8
25	19 00	42 34	32 06	26 75	320 52	99 90	62 70	44 82	34 67	28 38	24 35	21 80	20 2
26	19 50	43 20	32 70	27 30	326 74	100 00	62 80	44 95	34 85	28 60	24 65	22 15	20 6
27	20 05	44 08	33 40	27 90	333 12	100 05	62 90	45 10	35 05	28 85	24 95	22 50	21 0
28	20 60	45 00	34 10	28 50	339 68	100 10	63 05	45 25	35 25	29 10	25 25	22 85	21 4
29	21 20	45 94	34 80	29 10	346 40	100 20	63 20	45 45	35 50	29 35	25 55	23 20	21 9
30	21 80	46 88	35 50	29 70	353 10	100 30	63 34	45 63	35 74	29 59	25 87	23 60	22 4
31	22 45	47 72	36 24	30 35	359 96	100 40	63 50	45 85	36 00	29 95	26 10	24 10	22 9
32	23 10	48 70	37 00	31 00	367 16	100 50	63 70	46 05	36 25	30 30	26 35	24 60	23 4
33	23 85	49 76	37 84	31 72	374 63	100 60	63 90	46 25	36 50	30 65	26 60	25 15	24 0
34	24 65	50 86	38 70	32 50	382 42	100 75	64 05	46 45	36 75	31 00	27 85	25 70	24 7
35	25 45	52 00	39 60	33 28	390 54	100 90	64 20	46 70	37 00	31 44	28 15	26 30	25 5
36	26 30	53 20	40 50	34 10	398 97	101 15	64 40	46 85	37 25	32 00	28 85	27 00	.....
37	27 20	54 40	41 50	34 95	407 58	101 45	64 65	47 05	37 55	32 55	29 55	27 75	.....
38	28 15	55 70	42 54	35 88	416 57	101 75	64 95	47 25	37 85	33 20	30 25	28 60	.....
39	29 20	57 05	43 62	36 84	425 85	101 95	65 30	47 45	38 15	33 80	30 95	29 45	.....
40	30 25	58 46	44 74	37 84	435 41	102 14	65 67	48 64	39 46	34 47	31 70	30 40	.....
41	31 40	59 86	45 88	38 88	445 03	102 55	66 10	49 10	40 45	35 25	32 60	.....	.....
42	32 66	61 26	47 04	39 94	454 76	102 90	66 50	49 60	40 90	36 05	33 55	.....	.....
43	33 85	62 70	48 22	41 04	464 65	103 10	66 85	50 15	41 60	36 90	34 55	.....	.....
44	35 15	64 22	49 48	42 20	474 90	103 35	67 30	50 75	42 40	37 80	35 70	.....	.....
45	36 50	65 82	50 80	43 46	485 52	103 58	67 70	51 45	43 05	38 85	36 90	.....	.....
46	37 95	67 52	52 24	44 82	496 62	104 20	68 40	52 25	44 25	40 25	38 45	.....	.....
47	39 55	69 32	53 78	46 28	508 08	104 70	69 10	53 15	45 50	41 80	40 05	.....	.....
48	41 25	71 18	55 40	47 84	519 80	105 25	69 95	54 15	46 75	43 75	41 75	.....	.....
49	43 10	73 14	57 12	49 50	531 88	105 90	70 80	55 30	48 00	45 65	43 60	.....	.....
50	45 10	75 20	58 94	51 25	544 27	106 45	71 75	56 55	49 30	47 65	45 80	.....	.....
51	47 20	77 30	60 82	53 10	556 53	107 40	72 85	57 85	50 90	49 90	.....	.....	.....
52	49 35	79 45	62 78	55 05	568 95	108 20	74 00	59 30	52 65	52 00	.....	.....	.....
53	51 60	81 74	64 88	57 15	581 70	109 20	75 25	60 90	54 50	54 25	.....	.....	.....
54	54 00	84 16	67 12	59 40	594 68	110 30	76 70	62 65	56 95	56 65	.....	.....	.....
55	56 50	86 75	69 52	61 84	607 94	111 58	78 26	64 65	60 05	59 75	.....	.....	.....
56	59 25	89 52	72 10	64 50	621 48	113 05	80 10	66 85	63 05	62 75	.....	.....	.....
57	62 20	92 40	74 86	67 30	635 08	114 45	82 10	69 25	66 30	66 00	.....	.....	.....
58	65 45	95 44	77 78	70 35	648 76	116 45	84 30	71 85	69 70	.....	.....	.....	.....
59	68 95	98 54	80 83	73 50	662 25	118 30	86 65	74 70	73 40	.....	.....	.....	.....
60	72 70	101 68	83 98	76 80	675 45	120 20	89 10	77 60	77 10	.....	.....	.....	.....
61	76 70	104 78	87 20	83 55	688 30	122 35	96 00	85 45	81 50	.....	.....	.....	.....
62	80 90	108 00	90 50	87 25	700 70	131 60	100 00	88 90	.....	.....	.....	.....	.....
63	85 25	111 40	94 20	91 25	713 40	133 90	103 15	92 65	.....	.....	.....	.....	.....
64	90 00	115 20	98 10	.....	726 20	136 80	106 70	96 85	.....	.....	.....	.....	.....
65	95 00	118 90	103 35	.....	.....	139 90	110 70	101 40	.....	.....	.....	.....	.....

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* For semi-annual rates to one-half yearly add 3 per cent.
For quarterly rates to one-fourth yearly add 5 per cent.
For quoted October 14, 1910.

Largest Amount of Insurance it will write on a Single Life, $75,000.

Premiums for each $1,000 Insurance (Participating).

ENDOWMENT AT 75.				ENDOWMENT.—10 Annual Premiums.						
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
$16 85	$39 15	$29 10	$24 25	$84 25	$71 52	$61 73	$54 87	$48 96	$45 32	$42 05
17 30	39 95	29 70	24 75	84 28	71 60	62 00	55 05	49 35	45 65	42 45
17 80	40 80	30 35	25 30	84 30	71 70	62 30	55 25	49 75	46 00	43 00
18 30	41 65	30 95	25 85	84 33	71 85	62 60	55 45	50 20	46 40	43 50
18 80	42 50	31 60	26 40	84 35	72 00	62 95	55 55	50 70	46 80	44 10
19 30	43 40	32 30	26 95	84 40	72 13	63 27	55 87	51 25	47 17	44 75
19 90	44 30	33 00	27 55	84 50	72 35	63 40	56 25	51 50	47 55	.....
20 45	45 20	33 70	28 15	84 60	72 60	63 55	56 65	51 80	48 00	.....
21 10	46 20	34 45	28 80	84 70	72 85	63 75	57 10	52 20	48 50	.....
21 70	47 15	35 20	29 45	84 80	73 15	63 90	57 60	52 55	49 10	.....
22 40	48 15	36 00	30 10	84 90	73 44	64 12	58 10	52 94	49 66	.....
23 05	49 20	36 70	30 75	85 10	73 55	64 50	58 40	53 45	.....	.....
23 80	50 25	37 55	31 45	85 30	73 70	64 90	58 75	54 00	.....	.....
24 55	51 35	38 40	32 20	85 50	73 85	65 35	59 15	54 60	.....	.....
25 40	52 50	39 30	33 00	85 70	74 00	65 80	59 55	55 25	.....	.....
26 30	53 70	40 25	33 95	86 00	74 23	66 33	59 95	55 90	.....	.....
27 25	55 00	41 25	34 70	86 25	74 70	66 80	60 60	.....	.....	.....
28 25	56 35	42 25	35 60	86 50	75 20	67 25	61 30	.....	.....	.....
29 30	57 75	43 35	36 60	86 75	75 85	67 70	62 10	.....	.....	.....
30 45	59 20	44 50	37 60	87 00	76 25	68 20	62 80	.....	.....	.....
31 70	60 70	45 70	38 65	87 22	76 70	68 70	63 63	.....	.....	.....
32 90	62 20	46 90	39 75	87 60	77 10	69 45	.....	.....	.....	.....
34 30	63 75	48 15	40 90	88 00	77 50	70 20	.....	.....	.....	.....
35 70	65 35	49 40	42 10	88 40	77 90	71 00	.....	.....	.....	.....
37 20	67 00	50 75	43 35	88 85	78 50	71 85	.....	.....	.....	.....
38 85	68 80	52 25	44 65	89 45	79 23	72 78	.....	.....	.....	.....
40 65	70 65	53 75	46 10	89 90	80 05	.....	.....	.....	.....	.....
42 55	72 65	55 40	47 70	90 55	81 00	.....	.....	.....	.....	.....
44 60	74 70	57 15	49 40	91 30	81 95	.....	.....	.....	.....	.....
46 95	76 85	59 00	51 20	92 20	83 10	.....	.....	.....	.....	.....
49 30	79 15	61 00	53 15	93 07	84 68	.....	.....	.....	.....	.....
51 90	81 55	63 10	55 08	94 15	85 90	.....	.....	.....	.....	.....
54 65	83 95	65 25	57 18	95 20	86 90	.....	.....	.....	.....	.....
57 70	86 50	67 50	59 50	96 40	88 55	.....	.....	.....	.....	.....
61 00	89 25	70 00	61 96	97 80	90 27	.....	.....	.....	.....	.....
64 65	92 20	72 65	.....	99 60	92 20	.....	.....	.....	.....	.....
68 70	95 35	75 50	.....	101 15	94 40	.....	.....	.....	.....	.....
73 05	98 75	78 50	.....	103 05	96 70	.....	.....	.....	.....	.....
77 95	102 25	81 90	.....	105 20	99 20	.....	.....	.....	.....	.....
83 25	105 95	85 45	.....	107 40	101 80	.....	.....	.....	.....	.....
89 10	109 70	.....	.....	109 70	104 45	.....	.....	.....	.....	.....
101 20	120 50	.....	.....	.....	.....	.....	.....	.....	.....	.....
108 80	124 90	.....	.....	.....	.....	.....	.....	.....	.....	.....
117 55	129 20	.....	.....	.....	.....	.....	.....	.....	.....	.....
127 80	134 25	.....	.....	.....	.....	.....	.....	.....	.....	.....
139 90	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

LIFE ANNUITY RATES—Men.

SEVENTH MONTH 1st, 1899.

Age at last birthday.	Price of $100 Annuity. $100 Yearly.	$50 Half Yearly.	$25 Quarterly	Annuity purchased by $1,000. Yearly Annuity.	Half Yearly Annuity.	Quarterly Annuity.	Age at last birthday.
20	$2,083	$2,108	$2,120 50	$48 00	$23 78	$11 79	20
21	2,066	2,091	2,103 50	48 40	23 91	11 88	21
22	2,048	2,073	2,085 50	48 83	24 12	11 99	22
23	2,031	2,056	2,068 50	49 24	24 32	12 08	23
24	2,012	2,037	2,049 50	49 70	24 55	12 20	24
25	1,994	2,019	2,031 50	50 15	24 76	12 30	25
26	1,976	2,001	2,013 50	50 61	24 99	12 41	26
27	1,957	1,982	1,994 50	51 10	25 23	12 53	27
28	1,938	1,963	1,975 50	51 60	25 47	12 65	28
29	1,919	1,944	1,956 50	52 11	25 72	12 78	29
30	1,900	1,925	1,937 50	52 63	25 97	12 90	30
31	1,880	1,905	1,917 50	53 19	26 25	13 04	31
32	1,860	1,885	1,897 50	53 76	26 53	13 17	32
33	1,840	1,865	1,877 50	54 35	26 82	13 31	33
34	1,820	1,845	1,857 50	54 94	27 10	13 46	34
35	1,799	1,824	1,836 50	55 59	27 41	13 62	35
36	1,778	1,803	1,815 50	56 24	27 73	13 77	36
37	1,756	1,781	1,793 50	56 95	28 07	13 94	37
38	1,735	1,760	1,772 50	57 64	28 41	14 10	38
39	1,713	1,738	1,750 50	58 38	28 77	14 28	39
40	1,690	1,715	1,727 50	59 17	29 15	14 47	40
41	1,667	1,692	1,704 50	59 99	29 55	14 67	41
42	1,644	1,669	1,681 50	60 83	29 96	14 87	42
43	1,620	1,645	1,657 50	61 73	30 39	15 07	43
44	1,596	1,621	1,633 50	62 66	30 84	15 30	44
45	1,572	1,597	1,609 50	63 61	31 31	15 53	45
46	1,547	1,572	1,584 50	64 64	31 81	15 78	46
47	1,521	1,546	1,558 50	65 75	32 34	16 04	47
48	1,495	1,520	1,532 50	66 89	32 89	16 31	48
49	1,468	1,493	1,505 50	68 12	33 49	16 61	49
50	1,441	1,466	1,478 50	69 40	34 11	16 91	50
51	1,413	1,438	1,450 50	70 77	34 77	17 23	51
52	1,384	1,409	1,421 50	72 25	35 49	17 59	52
53	1,354	1,379	1,391 50	73 86	36 20	17 97	53
54	1,323	1,348	1,360 50	75 59	37 09	18 37	54
55	1,292	1,317	1,329 50	77 40	37 96	18 80	55
56	1,260	1,285	1,297 50	79 37	38 91	19 27	56
57	1,226	1,251	1,263 50	81 57	39 97	19 79	57
58	1,191	1,216	1,228 50	83 96	41 22	20 35	58
59	1,156	1,181	1,193 50	86 50	42 34	20 95	59
60	1,120	1,145	1,157 50	89 29	43 67	21 60	60
61	1,084	1,109	1,121 50	92 25	45 09	22 30	61
62	1,049	1,074	1,086 50	95 33	46 55	23 02	62
63	1,015	1,040	1,052 50	98 52	48 08	23 75	63
64	980	1,005	1,017 50	102 04	49 75	24 57	64
65	946	971	983 50	105 74	51 49	25 42	65
66	912	937	949 50	109 66	53 36	26 36	66
67	879	904	916 50	113 77	55 31	27 28	67
68	846	871	883 50	118 20	57 40	28 30	68
69	813	838	850 50	123 00	59 67	29 40	69
70	780	805	817 50	128 21	62 11	30 57	70
71	754	779	791 50	132 63	64 18	31 58	71
72	727	752	764 50	137 55	66 49	32 72	72
73	701	726	738 50	142 65	68 87	33 85	73
74	676	701	713 50	147 93	71 33	35 03	74
75	652	677	689 50	153 37	73 85	36 26	75
76	628	658	670 50	157 98	75 99	37 28	76
77	614	639	651 50	162 87	78 25	38 37	77
78	596	621	633 50	167 79	80 52	39 46	78
79	527	602	614 50	173 31	83 06	40 68	79
80	857	582	594 50	179 53	85 91	42 05	80

NOTE.—For ages older than 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—Women.

SEVENTH MONTH 1st, 1896.

Age at last birthday.	Price of $100 Annuity. $100 Yearly.	$100 Half Yearly.	$100 Quarterly.	Annuity purchased at $1,000. Yearly Annuity.	$100 Yearly Annuity.	Quarterly Annuity.	Age at last birthday.
20	$2,245	$2,270	$2,282 50	$44 54	$22 03	$10 95	20
21	2,230	2,255	2,267 50	44 84	22 17	11 02	21
22	2,214	2,239	2,251 50	45 17	22 33	11 10	22
23	2,199	2,224	2,236 50	45 48	22 48	11 18	23
24	2,183	2,208	2,220 50	45 81	22 64	11 26	24
25	2,166	2,191	2,203 50	46 17	22 82	11 34	25
26	2,149	2,174	2,186 50	46 53	23 00	11 43	26
27	2,132	2,157	2,169 50	46 90	23 18	11 52	27
28	2,115	2,140	2,152 50	47 28	23 36	11 61	28
29	2,097	2,122	2,134 50	47 69	23 56	11 71	29
30	2,079	2,104	2,116 50	48 10	23 76	11 81	30
31	2,060	2,085	2,097 50	48 54	23 98	11 92	31
32	2,042	2,065	2,077 50	49 02	24 21	12 03	32
33	2,021	2,046	2,058 50	49 48	24 44	12 14	33
34	2,001	2,026	2,038 50	49 98	24 68	12 26	34
35	1,980	2,005	2,017 50	50 51	24 94	12 39	35
36	1,959	1,984	1,996 50	51 05	25 20	12 52	36
37	1,937	1,962	1,974 50	51 63	25 48	12 66	37
38	1,914	1,939	1,951 50	52 25	25 79	12 81	38
39	1,891	1,916	1,928 50	52 89	26 10	12 96	39
40	1,868	1,893	1,905 50	53 53	26 41	13 12	40
41	1,843	1,868	1,880 50	54 26	26 77	13 29	41
42	1,818	1,843	1,855 50	55 01	27 13	13 47	42
43	1,792	1,817	1,829 50	55 80	27 52	13 66	43
44	1,765	1,790	1,802 50	56 66	27 93	13 87	44
45	1,738	1,763	1,775 50	57 54	28 36	14 08	45
46	1,709	1,734	1,746 50	58 51	28 83	14 31	46
47	1,681	1,706	1,718 50	59 49	29 31	14 54	47
48	1,650	1,675	1,687 50	60 61	29 85	14 81	48
49	1,619	1,644	1,656 50	61 77	30 41	15 09	49
50	1,587	1,612	1,624 50	63 02	31 02	15 38	50
51	1,556	1,581	1,593 50	64 27	31 63	15 69	51
52	1,524	1,549	1,561 50	65 62	32 28	16 01	52
53	1,491	1,516	1,528 50	67 07	32 98	16 35	53
54	1,458	1,483	1,495 50	68 59	33 49	16 60	54
55	1,423	1,448	1,460 50	70 27	34 55	17 17	55
56	1,388	1,413	1,425 50	72 05	35 39	17 53	56
57	1,352	1,377	1,389 50	73 96	36 31	18 00	57
58	1,316	1,341	1,353 50	75 99	37 29	18 46	58
59	1,279	1,304	1,316 50	78 19	38 34	18 98	59
60	1,242	1,267	1,279 50	80 52	39 46	19 53	60
61	1,204	1,228	1,240 50	83 13	40 72	20 15	61
62	1,166	1,191	1,203 50	85 76	41 98	20 76	62
63	1,129	1,154	1,166 50	88 57	43 38	21 42	63
64	1,090	1,115	1,127 50	91 74	44 84	22 16	64
65	1,050	1,075	1,087 50	95 24	46 51	22 98	65
66	1,010	1,035	1,047 50	99 01	48 31	23 87	66
67	970	995	1,007 50	103 09	50 23	24 81	67
68	930	955	967 50	107 53	52 36	25 85	68
69	891	916	928 50	112 23	54 58	26 92	69
70	852	878	890 50	117 23	56 98	28 07	70
71	814	849	861 50	122 86	59 82	29 02	71
72	776	821	833 50	128 63	62 98	29 99	72
73	738	793	805 50	136 21	65 95	31 04	73
74	741	766	778 50	134 95	68 31	32 11	74
75	713	738	750 50	140 25	69 93	33 31	75
76	691	716	728 50	144 72	69 83	34 34	76
77	670	695	707 50	149 25	72 98	35 22	77
78	648	673	685 50	154 32	74 29	36 47	78
79	626	651	663 50	159 74	76 60	37 68	79
80	604	629	641 50	165 56	79 44	38 97	80

NOTE.—For ages older than 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—[illegible]

SEVENTH MONTH 1st, 1899.

Single Life, [illegible]ance.

[illegible]12.

Age at last Birthday.	Price of $100 Annuity. $100 Yearly.	$50 Half Yearly.	$25 Quarterly	Annuity purchase[illegible] Yearly Annuity.
20	$2,083	$1,108	$2,120 50	$[illegible]8 o[illegible]
21	2,066	2,091	2,103 50	48[illegible]
22	2,048	2,073	2,085 50	[illegible]
23	2,031	2,056	2,068 50	
24	2,012	2,037	2,049 50	
25	1,994	2,019	2,031 50	
26	1,976	2,001	2,013 50	
27	1,957	1,982	1,994 [illegible]	
28	1,938	1,963	1,975[illegible]	
29	1,919	1,944	1,9[illegible]	
30	1,900	1,925	[illegible]	
31	1,880	1,905		
32	1,860	1,885		
33	1,840	1,86[illegible]		
34	1,820	1,8[illegible]		
35	1,799	[illegible]		
36	1,778			
37	1,756			
38	1,735			
39	1,71[illegible]			
40	1,6[illegible]			
41				
42				
43				
44				

[illegible]ENT [illegible]al Premiums

Age	A	B	C	D	E	F	G	H	15 years	20 Years	25 Years	30 Years	20 Payment 30 Year Endowment	*10 Year Convertible Term, [illegible]
20								[illegible] 29	$57 83	$41 52	$32 07	$26 06	$32 73	[illegible]
21								91 33	57 88	41 58	32 14	26 15	32 81	[illegible]
22							[illegible]	91 38	57 94	41 64	32 21	26 24	32 90	[illegible]
23							[illegible] 96	91 43	57 99	41 71	32 29	26 33	33 00	[illegible]
24							321 16	91 48	58 05	41 78	32 38	26 44	33 11	[illegible]
25						[illegible] 85	326 55	91 53	58 12	41 86	32 47	26 55	33 22	[illegible]
26						20 23	332 13	91 59	58 19	41 94	32 57	26 68	33 35	[illegible]
27					[illegible]	20 62	337 91	91 65	58 26	42 03	32 68	26 82	33 49	[illegible]
28					[illegible] 94	21 04	343 90	91 72	58 34	42 12	32 80	26 98	33 64	[illegible]
29					[illegible] 40	21 48	350 09	91 79	58 43	42 23	32 94	27 15	33 80	[illegible]
30				[illegible]	23 88	21 93	356 50	91 87	58 52	42 35	33 08	27 33	33 99	[illegible]
31				[illegible]	24 38	22 41	363 13	91 95	58 62	42 47	33 24	27 54	34 19	[illegible]
32				[illegible] 91	24 90	22 92	370 00	92 04	58 74	42 61	33 42	27 77	34 41	[illegible]
33				[illegible] 50	25 45	23 45	377 10	92 14	58 86	42 76	33 62	28 02	34 65	[illegible]
34				29 12	26 08	24 01	384 44	92 25	58 99	42 93	33 83	28 30	34 92	[illegible]
35			[illegible]	29 76	26 63	24 60	392 03	92 37	59 13	43 12	34 07	28 62	35 22	[illegible]
36			[illegible]	30 43	27 27	25 22	399 87	92 49	59 29	43 32	34 34	28 96	35 55	[illegible]
37			[illegible]	31 14	27 93	25 88	407 97	92 63	59 47	43 55	34 64	29 35	35 91	[illegible]
38			[illegible] 12	31 88	28 64	26 58	416 34	92 78	59 67	43 81	34 97	29 77	36 32	[illegible]
39			38 99	32 65	29 38	27 32	424 97	92 95	59 88	44 09	35 34	30 24	36 76	[illegible]
40		[illegible]	39 91	33 46	30 17	28 11	433 88	93 13	60 13	44 41	35 75	30 77	37 26	[illegible]
41		[illegible]	40 86	34 32	31 00	28 95	443 06	93 34	60 40	44 76	36 21	31 34	37 80	[illegible]
42		[illegible]	41 86	35 22	31 88	29 84	452 53	93 57	60 70	45 16	36 72	31 98	38 40	[illegible]
43		[illegible]	42 91	36 17	32 82	30 80	462 28	93 82	61 04	45 60	37 29	32 69	39 06	[illegible]
44		58 60	44 01	37 17	33 81	31 82	472 32	94 11	61 42	46 10	37 92	33 48	39 70	[illegible]
45	[illegible]	60 02	45 16	38 24	34 87	32 91	482 65	94 43	61 85	46 65	38 62	34 35	40 59	[illegible]
46	[illegible]	61 51	46 38	39 36	36 01	34 09	493 26	94 79	62 33	47 27	39 46	35 36	41 48	[illegible]
47	[illegible]	63 06	47 65	40 56	37 22	35 34	504 15	95 20	62 86	47 96	40 39	36 48	42 44	[illegible]
48	[illegible] 47	64 67	49 00	41 83	38 51	36 69	515 31	95 66	63 46	48 73	41 42	37 70	43 51	[illegible]
49	37 10	66 36	50 42	43 18	39 90	38 13	526 73	96 18	64 14	49 58	42 56	39 04	44 66	[illegible]
50	38 83	68 11	51 91	44 61	41 38	39 68	538 38	96 75	64 88	50 53	43 82	40 50	45 93	[illegible]
51	40 61	69 94	53 48	46 14	42 97	41 35	550 27	97 39	65 71	51 58	45 13	42 02	47 30	[illegible]
52	42 51	71 85	55 14	47 76	44 67	43 13	562 35	98 10	66 63	52 75	46 57	43 69	48 80	[illegible]
53	44 53	73 83	56 89	49 50	46 50	45 05	574 63	98 88	67 65	54 03	48 15	45 50	50 42	[illegible]
54	46 68	75 91	58 74	51 36	48 46	47 11	587 10	99 75	68 78	55 46	49 87	47 46	52 18	28 40
55	48 98	78 08	60 71	53 34	50 56	49 32	599 72	100 72	70 03	57 02	51 75	49 58	54 09	30 84
56	51 44	80 35	62 79	55 47	52 82	51 70	612 48	101 78	71 41	58 75	53 82	51 89	56 17	......
57	54 06	82 73	65 01	57 76	55 26	54 26	625 36	102 97	72 95	60 66	56 09	......	......	......
58	56 87	85 22	67 37	60 21	57 88	57 00	638 34	104 28	74 65	62 75	58 55	......	......	......
59	59 87	87 85	69 90	62 85	60 71	59 96	651 41	105 73	76 52	65 05	61 23	......	......	......
60	63 08	90 61	72 60	65 68	63 76	63 13	664 53	107 33	78 60	67 57	64 16	......	......	......
61	66 51	93 52	75 48	68 74	67 04	......	677 69	109 11	80 89	70 34	67 34	......	......	......
62	70 19	96 61	78 58	72 04	70 58	......	690 86	111 08	83 41	73 37	......	......	......	......
63	74 12	99 88	81 91	75 60	74 41	......	704 02	113 26	86 19	76 68	......	......	......	......
64	78 34	103 35	85 48	79 45	78 53	......	717 14	115 67	89 24	80 31	......	......	......	......
65	82 86	107 04	89 33	83 61	82 98	......	730 20	118 33	92 60	84 28	......	......	......	......

For Semi-Annual rates multiply by 1.04 and divide by 2.
For Quarterly rates multiply by 1.06 and divide by 4.
*10 Year Term policies may at any time within seven years, be exchanged for any regular form of policy, except Term or Continuous Installment policies without medical re-examination.

23. ANNUITY RATES—MALES.

Non-participating.

Age Last Birthday	Price of $100 Annuity			Annuity Purchased by $1,000		
	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
55	$1240 00	$1285 00	$1277 50	$80 65	$39 53	$19 57
56	1206 00	1231 00	1243 50	82 92	40 69	20 31
57	1171 00	1196 00	1208 50	85 40	41 91	20 69
58	1130 00	1161 00	1173 50	88 03	43 07	21 31
59	1101 00	1126 00	1138 50	90 83	44 40	21 96
60	1066 00	1091 00	1103 50	93 81	45 83	22 66
61	1031 00	1056 00	1068 50	96 99	47 35	23 40
62	995 00	1020 00	1032 50	100 50	49 02	24 21
63	959 00	984 00	996 50	104 28	50 81	25 09
64	923 00	948 00	960 50	108.34	52 74	26 03
65	888 00	913 00	925 50	112 61	54 76	27 01
66	856 00	881 00	893 50	116 82	56 75	27 98
67	825 00	850 00	862 50	121 21	58 82	28 99
68	793 00	821 00	833 50	125 63	60 99	30 10
69	766 00	793 00	805 50	130 21	63 05	31 04
70	742 00	767 00	779 50	134 77	65 19	32 07
71	717 00	742 00	754 50	139 47	67 39	33 14
72	694 00	719 00	731 50	144 09	69 54	34 18
73	671 00	696 00	708 50	149 03	71 84	35 29
74	650 00	675 00	687 50	153 85	74 07	36 36
75	630 00	655 00	667 50	158 73	76 34	37 45
76	610 00	635 00	647 50	163 93	78 74	38 61
77	592 00	617 00	629 50	168 92	81 04	39.72
78	574 00	599 00	611 50	174 22	83 47	40 95
79	558 00	583 00	595 50	179 21	85 76	41 98
80	543 00	568 00	580 50	184 16	88 03	43 07
81	528 00	553 00	565 50	189 39	90 42	44 21
82	513 00	538 00	550 50	194 93	92 94	45 41
83	498 00	523 00	535 50	200 90	95 60	46 60
84	483 00	508 00	520 50	207 04	98 43	48 43
85	468 00	493 00	505 50	213 66	101 43	49 46

NOTE—A pro rata allowance will be made for each quarter of a year elapsed since last birthday. For ages older than eighty-five the rates are the same as for eighty-five.

Age Last Birthday	$100 Annually	$50 Semi-Annually	$25 Quarterly	Annual Payment	Semi-Annual Payment	Quarterly Payment
2007 00	2032 00	$2044 50		$49 83	$24 61	$12 23
1990 00	2015 00	2027 50		50 28	24 81	12 33
1973 00	1998 00	2010 50		50 68	25 03	12 44
1955 00	1980 00	1992 50		51 15	25 25	12 55
1937 00	1962 00	1974 50		51 63	25 48	12 66
1918 00	1948 00	1955 50		52 14	27 73	12 79
1898 00	1923 00	1935 50		52 69	26 00	12 92
1878 00	1903 00	1915 50		53 25	26 27	13 05
1857 00	1882 00	1894 50		53 85	26 57	13 20
1835 00	1860 00	1872 50		54.50	26 88	13 35
1813 00	1838 00	1850 50		55 16	27 20	13 51
1791 00	1816 00	1828 50		55 83	27 53	13 67
1767 00	1792 00	1804 50		56 59	27 89	13 86
1743 00	1768 00	1780 50		57 37	28 28	14 04
1718 00	1743 00	1755 50		58 21	28 69	14 24
1693 00	1718 00	1730 50		59 07	29 10	14 45
1667 00	1692 00	1704 50		59 99	29 55	14 67
1640 00	1665 00	1677 50		60 98	30 03	14 90
1613 00	1638 00	1650 50		62 00	30 53	15 15
1585 00	1610 00	1622 50		63 09	31 06	15 41
1556 00	1581 00	1593 50		64 27	31 63	15 69
1527 00	1552 00	1564 50		65 49	32 22	15 98
1497 00	1522 00	1535 50		66 76	32 83	16 28
1467 00	1492 00	1504 50		68 17	33 51	16 62
1436 00	1461 00	1473 50		69 64	34 22	16 97
1405 00	1430 00	1442 50		71 17	34 97	17 33
1373 00	1398 00	1410 50		72 83	35 77	17 73
1340 00	1365 00	1377 50		74 63	36 63	18 15
1307 00	1332 00	1344 50		76 51	37 54	18 60
1274 00	1299 00	1311 50		78 49	38 48	19 08

Rates for ages under twenty-five will be furnished on application at the Home Office. A pro rata allowance will be made for a quarter of a year elapsed since last birthday.

ANNUITY RATES—FEMALES.

Non-participating.

Age Last Birthday	Price of $100 Annuity: $100 Annuity	$100 Semi-Annually	$100 Quarterly	Annuity Purchased by $1,000: Annual Payment	Semi-Annual Payment	Quarterly Payment
15	$2115 00	$2140 00	$2152 50	$47 28	$23 36	$11 61
16	2098 00	2123 00	2135 50	47 66	23 55	11 71
17	2080 00	2105 00	2117 50	48 08	23 75	11 81
18	2062 00	2087 00	2099 50	48 50	23 96	11 91
19	2044 00	2069 00	2081 50	48 92	24 17	12 01
20	2025 00	2050 00	2062 50	49 38	24 39	12 12
21	2006 00	2031 00	2043 50	49 85	24 62	12 24
22	1987 00	2012 00	2024 50	50 33	24 85	12 35
23	1968 00	1992 00	2005 50	50 81	25 09	12 47
24	1949 00	1974 00	1986 50	51 31	25 33	12 59
25	1929 00	1954 00	1966 50	51 84	25 59	12 71
26	1909 00	1934 00	1946 50	52 38	25 85	12 84
27	1889 00	1914 00	1926 50	52 94	26 12	12 98
28	1867 00	1892 00	1904 50	53 56	26 43	13 13
29	1845 00	1870 00	1882 50	54 20	26 74	13 28
30	1822 00	1847 00	1859 50	54 88	27 07	13 45
31	1798 00	1823 00	1835 50	55 62	27 43	13 63
32	1774 00	1799 00	1811 50	56 37	27 79	13 80
33	1748 00	1773 00	1785 50	57 21	28 20	14 00
34	1722 00	1747 00	1759 50	58 07	28 62	14 21
35	1694 00	1719 00	1731 50	59 08	29 09	14 44
36	1666 00	1691 00	1703 50	60 02	29 57	14 68
37	1637 00	1662 00	1674 50	61 09	30 08	14 93
38	1607 00	1632 00	1644 50	62 23	30 64	15 20
39	1576 00	1601 00	1613 50	63 45	31 23	15 50
40	1544 00	1569 00	1581 50	64 77	31 87	15 81
41	1511 00	1536 00	1548 50	66 18	32 55	16 15
42	1478 00	1502 00	1515 50	67 68	33 27	16 50
43	1444 00	1469 00	1481 50	69 25	34 04	16 88
44	1409 00	1434 00	1446 50	70 97	34 87	17 28

NOTE—Rates for ages under twenty-five will be furnished on application to the Home Office. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

ANNUITY RATES—FEMALES.

Non-participating.

Age Last Birthday	Price of $100 Annuity: $100 Annuity	$100 Semi-Annually	$100 Quarterly	Annuity Purchased by: Annual Payment	Semi-Annual Payment	Quarterly Payment
45	$1374 00	$1399 00	$1411 50	$72 78	$35 74	[illegible]
46	1338 00	1363 00	1375 50	74 74	36 68	[illegible]
47	1301 00	1326 00	1338 50	76 86	37 71	[illegible]
48	1264 00	1289 00	1301 50	79 11	38 83	[illegible]
49	1227 00	1253 00	1264 50	81 50	39 94	[illegible]
50	1189 00	1214 00	1226 50	84 10	41 39	[illegible]
51	1151 00	1176 00	1188 50	86 83	42 84	[illegible]
52	1113 00	1138 00	1150 50	89 85	43 94	[illegible]
53	1075 00	1100 00	1112 50	93 02	45 45	[illegible]
54	1037 00	1062 00	1074 50	96 43	47 06	[illegible]
55	1000 00	1025 00	1037 50	100 00	48 78	[illegible]
56	963 00	988 00	1000 50	103 84	50 61	[illegible]
57	926 00	953 00	965 50	107 76	52 47	[illegible]
58	893 00	919 00	930 50	111 93	54 37	[illegible]
59	860 00	885 00	897 50	116 28	56 50	[illegible]
60	828 00	853 00	865 50	120 77	58 48	[illegible]
61	797 00	822 00	834 50	125 47	60 85	[illegible]
62	768 00	793 00	805 50	130 21	63 05	[illegible]
63	740 00	765 00	777 50	135 14	65 35	[illegible]
64	714 00	739 00	751 50	140 06	67 68	[illegible]
65	690 00	715 00	727 50	144 93	69 89	[illegible]
66	666 00	693 00	705 50	149 79	72 15	[illegible]
67	647 00	673 00	684 50	154 56	74 40	[illegible]
68	628 00	653 00	665 50	159 24	76 97	[illegible]
69	610 00	635 00	647 50	163 93	78 74	[illegible]
70	592 00	617 00	629 50	168 92	81 04	[illegible]
71	574 00	599 00	611 50	174 22	83 49	[illegible]
72	556 00	581 00	593 50	179 86	86 03	[illegible]
73	538 00	563 00	575 50	185 87	88 87	[illegible]
74	520 00	545 00	557 50	192 31	91 74	[illegible]
75	502 00	527 00	539 50	199 20	94 85	[illegible]

NOTE—A pro rata allowance will be made for each quarter of a year elapsed since last birthday. For ages under twenty-five and over eighty-five the rates are the same as for eighty-five.

Largest Amount of Insurance Issued on one life. "No specified amount."
Premiums for each $1,000 Insurance (Participating). Adopted July 1, 1909.

Age at Last Birthday.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums. Adopted Mar. 18, 1912	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	30 Years.
15	$16 76	$40 15	$30 28	$25 41	$103 59	$66 38	$48 22	$30 95
16	17 07	40 71	30 71	25 78	103 65	66 45	48 30	31 04
17	17 40	41 29	31 15	26 15	103 71	66 52	48 37	31 13
18	17 74	41 90	31 61	26 53	103 78	66 60	48 45	31 24
19	18 10	42 53	32 09	26 95	103 85	66 67	48 54	31 34
20	18 47	43 18	32 59	27 36	103 93	66 76	48 63	31 46
21	18 66	43 86	33 10	27 80	104 01	66 84	48 73	31 59
22	19 27	44 57	33 65	28 25	104 10	66 94	48 84	31 72
23	19 71	45 30	34 20	28 73	104 19	67 04	48 95	31 86
24	20 17	46 05	34 77	29 22	104 28	67 15	49 06	32 02
25	20 63	46 84	35 38	29 74	104 38	67 25	49 18	32 19
26	21 14	47 66	36 00	30 26	104 49	67 37	49 31	32 37
27	21 67	48 51	36 65	30 82	104 60	67 50	49 46	32 57
28	22 22	49 38	37 33	31 41	104 73	67 64	49 61	32 79
29	22 81	50 29	38 03	32 00	104 89	67 78	49 78	33 03
30	23 42	51 24	38 76	32 63	104 99	67 94	49 96	33 28
31	24 07	52 22	39 52	33 29	105 13	68 10	50 16	33 58
32	24 75	53 25	40 30	33 96	105 30	68 28	50 37	33 87
33	25 47	54 31	41 13	34 67	105 46	68 48	50 59	34 22
34	26 23	55 41	41 98	35 41	105 65	68 69	50 85	34 60
35	27 05	56 56	42 88	36 21	105 84	68 92	51 12	35 02
36	27 90	57 74	43 80	37 02	106 05	69 16	51 42	35 46
37	28 79	58 99	44 78	37 87	106 28	69 44	51 75	35 97
38	29 75	60 27	45 79	38 77	106 53	69 73	52 12	36 52
39	30 77	61 60	46 84	39 71	106 80	70 06	52 51	37 12
40	31 83	62 99	47 96	40 70	107 09	70 41	52 93	37 80
41	32 96	64 43	49 11	41 74	107 41	70 81	53 44	38 53
42	34 16	65 94	50 33	42 85	107 77	71 26	53 99	39 35
43	35 47	67 51	51 60	44 01	108 16	71 73	54 59	40 24
44	36 85	69 14	52 93	45 24	108 59	72 28	55 25	41 23
45	38 30	70 85	54 33	46 54	109 07	72 87	55 99	42 32
46	39 85	72 63	55 82	47 90	109 61	73 53	56 80	43 50
47	41 50	74 48	57 37	49 36	110 20	74 27	57 70	44 82
48	43 26	76 43	59 01	50 92	110 86	75 09	58 71	46 24
49	45 14	78 45	60 74	52 57	111 68	75 99	59 83	47 80
50	47 15	80 57	62 56	54 33	112 69	76 98	61 04	49 50
51	49 29	82 78	64 49	56 20	113 28	78 08	62 39	51 35
52	51 55	85 08	66 52	58 20	114 25	79 28	63 86	53 37
53	53 96	87 60	68 67	60 31	115 32	80 63	65 49	55 56
54	56 58	90 02	70 94	62 59	116 51	82 09	67 29	57 93
55	59 34	92 66	73 35	65 02	117 61	83 71	69 27	

For policies issued without Disability Benefits a reduction of 50c per $1000 will be made (except on Term policies) from the above rates.
For semi-annual rates, multiply by 1.04 and divide by 2.
For quarterly rates, multiply by 1.06 and divide by 4.

Largest Amount of Insurance Issued on one life "No Specific Amount." Premiums for each $1,000 Insurance (Non-participating). Adopted July 1, 1909.

Age at Issue	LIFE: Continuous Annual Premiums	LIFE: 10 Annual Premiums	LIFE: 15 Annual Premiums	LIFE: 20 Annual Premiums Adopted Mar. 18, 1912	ENDOWMENT—Continuous Annual Premiums: 10 Years	ENDOWMENT: 15 Years	ENDOWMENT: 20 Years	CONVERTIBLE TERM Adopted Dec. 1912: 5 Year, Convertible within 4 years	10 Year, Convertible within 9 years	15 Year, Convertible within 14 years	20 Year, Convertible within 19 years
15	$14 03	$35 11	$26 03	$21 52	$93 67	$59 29	$42 56	.....	.....	.....	.....
16	14 30	35 61	26 40	21 84	93 61	59 33	42 30	.....	.....	.....	.....
17	14 57	36 13	26 79	22 15	93 65	59 38	42 35	.....	.....	.....	.....
18	14 87	36 67	27 19	22 50	93 69	59 43	42 71	.....	.....	.....	.....
19	15 18	37 29	27 61	22 85	93 73	59 48	42 77	.....	.....	.....	.....
20	15 50	37 81	28 05	23 21	93 78	59 53	42 83	$ 9 55	$ 9 70	$9 89	$10 0
21	15 84	38 41	28 50	23 61	93 84	59 59	42 89	9 61	9 78	9 98	10 1
22	16 19	39 04	28 97	23 99	93 89	59 65	42 97	9 68	9 85	10 06	10
23	16 57	39 68	29 46	24 40	93 95	59 72	43 05	9 74	9 94	10 16	10
24	16 96	40 36	29 96	24 84	94 01	59 79	43 13	9 81	10 03	10 28	10
25	17 37	41 04	30 49	25 27	94 07	59 86	43 21	9 90	10 13	10 40	10
26	17 80	41 77	31 04	25 73	94 14	59 94	43 30	9 99	10 23	10 53	10
27	18 26	42 52	31 60	26 21	94 21	60 03	43 41	10 08	10 34	10 66	11
28	18 73	43 30	32 19	26 72	94 30	60 12	43 51	10 18	10 46	10 83	11
29	19 24	44 10	32 81	27 23	94 38	60 22	43 63	10 29	10 59	10 99	11
30	19 77	44 93	33 44	27 76	94 47	60 33	43 76	10 40	10 74	11 18	11
31	20 33	45 81	34 10	28 34	94 56	60 44	43 91	10 53	10 90	11 38	11
32	20 92	46 71	34 79	28 93	94 67	60 56	44 06	10 66	11 08	11 60	12
33	21 54	47 65	35 50	29 54	94 78	60 70	44 22	10 81	11 26	11 85	12
34	22 20	48 62	36 25	30 18	94 91	60 85	44 42	10 98	11 48	12 12	13
35	22 90	49 63	37 02	30 85	95 04	61 02	44 62	11 16	11 70	12 44	13
36	23 63	50 67	37 82	31 55	95 18	61 19	44 84	11 36	11 96	12 80	13
37	24 40	51 76	38 67	32 28	95 34	61 39	45 10	11 59	12 25	13 19	14
38	25 23	52 90	39 56	33 05	95 51	61 61	45 38	11 83	12 58	13 64	15
39	26 11	54 05	40 46	33 86	95 70	61 85	45 68	12 09	12 93	14 14	15
40	27 03	55 27	41 42	34 71	95 91	62 11	46 03	12 39	13 34	14 70	16
41	28 01	56 54	42 42	35 60	96 14	62 41	46 41	12 71	13 79	15 39	17
42	29 05	57 84	43 46	36 54	96 40	62 75	46 84	13 09	14 31	16 17	18
43	30 16	59 22	44 56	37 53	96 67	63 11	47 31	13 50	14 90	17 05	19
44	31 35	60 64	45 71	38 59	97 00	63 53	47 85	13 98	15 56	18 00	20
45	32 60	62 14	46 91	39 70	97 35	63 99	48 44	14 53	16 31	19 09	22
46	33 94	63 68	48 19	40 86	97 76	64 51	49 09	15 15	17 30	20 29	23
47	35 36	65 29	49 52	42 11	98 21	65 10	49 84	15 85	18 42	21 64	25
48	36 88	66 99	50 98	43 45	98 70	65 74	50 66	16 66	19 65	23 14	27
49	38 50	68 78	52 44	44 86	99 26	66 46	51 56	17 58	21 04	24 80	29
50	40 24	70 58	53 98	46 35	99 89	67 26	52 56	18 60	22 58	26 94	31
51	42 08	72 48	55 62	47 95	100 58	68 15	53 68	19 74	24 30	28 78	.....
52	44 03	74 47	57 36	49 66	101 34	69 12	54 91	21 01	26 22	31 15	.....
53	46 13	76 54	59 29	51 46	102 19	70 22	56 28	22 43	28 33	33 77	.....
54	48 37	78 72	61 14	53 40	103 13	71 42	57 77	24 00	30 69	36 65	.....
55	50 75	80 99	63 20	55 48	104 17	72 74	59 44	25 75	33 30	39 38	.....

For policies issued without Disability Benefits a reduction of 50c per $1000 will be made (except on Term policies) from the above rates.

For semi-annual rates multiply by 1.04 and divide by 2.
For quarterly rates multiply by 1.06 and divide by 4.

rgest Amount of Insurance it will write on a Single Life, $20,000.
Premiums for each $1,000 Insurance. (Nonparticipating)

Adopted Jan. 1, 1913								Adopted May 1, 1908		
LIFE				ENDOWMENT Continuous Annual Premiums				Renewable and Convertible Term		
Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	10 Years	15 Years	20 Years		5 Years	10 Years	20 Years
84	$38 41	$28 50	$23 67	$94 36	$59 81	$43 19		$11 60	$12 80	$14 80
19	39 03	28 97	24 07	94 44	59 89	43 28		11 65	12 95	15 00
57	39 68	29 46	24 48	94 51	59 96	43 38		11 70	13 10	15 25
96	40 35	29 96	24 90	94 59	60 03	43 48		11 80	13 25	15 45
37	41 05	30 49	25 35	94 67	60 11	43 58		11 90	13 40	15 70
80	41 77	31 03	25 81	94 75	60 20	43 70		12 00	13 60	15 95
26	42 52	31 60	26 29	94 85	60 29	43 82		12 10	13 75	16 25
73	43 30	32 19	26 79	94 94	60 39	43 95		12 30	13 95	16 55
24	44 11	32 80	27 31	95 04	60 49	44 08		12 40	14 15	16 90
77	44 94	33 44	27 86	95 15	60 59	44 23		12 50	14 35	17 30
33	45 81	34 10	28 42	95 25	60 72	44 39		12 70	14 60	17 70
92	46 71	34 79	29 01	95 39	60 84	44 57		12 80	14 80	18 15
54	47 65	35 50	29 63	95 52	60 98	44 75		13 00	15 05	18 65
20	48 62	36 25	30 27	95 66	61 14	44 95		13 20	15 35	19 20
89	49 63	37 02	30 94	95 81	61 31	45 17		13 40	15 65	19 85
62	50 67	37 83	31 65	95 97	61 51	45 41		13 70	15 90	20 50
41	51 76	38 67	32 38	96 14	61 73	45 68		13 90	16 50	21 30
23	52 89	39 55	33 16	96 33	61 98	45 97		14 20	17 10	22 10
10	54 06	40 46	33 97	96 53	62 24	46 30		14 60	17 80	23 05
03	55 27	41 42	34 82	96 75	62 53	46 65		14 90	18 50	24 05
01	56 54	42 41	35 71	97 00	62 85	47 05		15 20	19 30	25 15
05	57 85	43 46	36 66	97 26	63 21	47 49		15 80	20 10	26 40
16	59 22	44 56	37 65	97 56	63 60	47 98		16 30	21 00	27 75
34	60 64	45 71	38 71	97 89	64 04	48 52		16 80	22 00	29 15
60	62 13	46 91	39 82	98 25	64 52	49 12		17 50	23 10	30 75
94	63 68	48 19	41 00	98 66	65 06	49 79		18 20	24 30	32 45
36	65 29	49 52	42 25	99 11	65 65	50 53		19 10	25 70	34 35
88	66 98	50 93	43 59	99 61	66 31	51 36		20 00	27 30	36 30
51	68 73	52 41	45 00	100 17	67 04	52 26		21 10	29 10	38 50
23	70 57	53 97	46 51	100 78	67 84	53 29		22 40	31 00	40 80
07	72 48	55 62	48 11	101 50	68 74	54 43		23 70	33 10	43 35
04	74 47	57 36	49 81	102 29	69 72	55 69		25 30	35 30	46 05
16	76 55	59 20	51 68	103 16	70 80	57 09		27 00	37 70	48 95
48	78 72	61 14	53 58	104 12	72 00	58 63		28 90	40 30	52 10
95	80 99	63 20	55 67	105 16	73 32	60 31		30 90	43 10	55 45
58	83 37	65 39	57 90	106 33	74 82	62 17		33 30	46 20	59 10
41	85 86	67 72	60 29	107 60	76 47	64 22		35 80	49 60	62 95
42	88 47	70 20	62 86	109 00	78 27	66 48		38 70	53 30	67 05
66	91 22	72 85	65 63	110 64	80 31	68 95		41 80	57 30	71 45
66	94 12	75 68	68 60	112 24	82 52	71 66		45 30	61 70	76 15

Semi-annual rates are 52 per cent of the annual.
Quarterly rates are 26½ per cent of the annual.

Largest Amount of Insurance it will write on a Single Life, $10,000

Premiums for each $1,000 Insurance (Participating).

Adopted October 1, 1907.

Age at Issue.	LIFE. Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	30 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Premiums, 10 Year Endowment.	Premiums, 20 Year Endowment.
21	$19 50	$44 70	$33 60	$28 20	$23 10	$321 55	$106 50	$68 30	$49 70	$39 90	$32 00	$80 10	$39 [illegible]
22	19 90	45 40	34 20	28 70	23 50	326 64	106 60	68 40	49 80	39 00	32 20	80 20	39 [illegible]
23	20 30	46 20	34 70	29 20	23 90	331 92	106 70	68 50	49 90	39 10	32 30	80 40	39 [illegible]
24	20 80	46 90	35 30	29 70	24 30	337 38	106 80	68 30	50.00	39 20	32 50	80 50	39 [illegible]
25	21 30	47 70	35 90	30 20	24 80	343 03	106 90	68 70	50 10	39 40	32 60	80 60	40 [illegible]
26	21 80	48 60	36 60	30 70	25 30	348 90	107 00	68 80	50 30	39 50	32 80	80 70	40 [illegible]
27	22 30	49 40	37 20	31 30	25 70	354 96	107 10	69 00	50 40	39 70	33 00	80 90	40 [illegible]
28	22 90	50 30	37 90	31 90	26 20	361 24	107 30	69 10	50 50	39 90	33 20	81 00	40 [illegible]
29	23 50	51 30	38 60	32 50	26 80	367 73	107 40	69 20	50 70	40 10	33 50	81 20	40 [illegible]
30	24 10	52 20	39 40	33 10	27 30	374 46	107 50	69 40	50 90	40 30	33 70	81 40	41 10
31	24 80	53 20	40 20	33 80	27 90	381 43	107 70	69 60	51 10	40 50	34 00	81 60	41 [illegible]
32	25 50	54 30	41 00	34 50	28 60	388 61	107 80	69 70	51 30	40 80	34 30	81 90	41 [illegible]
33	26 20	55 40	41 90	35 20	29 20	396 06	108 00	69 90	51 50	41 10	34 70	82 10	42 [illegible]
34	27 00	56 50	42 70	36 00	29 90	403 75	108 20	70 10	51 80	41 40	35 10	82 30	42 [illegible]
35	27 80	57 70	43 60	36 80	30 60	411 71	108 40	70 40	52 10	41 70	35 50	82 60	42 [illegible]
36	28 70	58 90	44 50	37 60	31 40	419 93	108 60	70 60	52 40	42 10	35 90	82 90	43 [illegible]
37	29 60	60 20	45 50	38 50	32 20	428 44	108 80	70 90	52 70	42 50	36 40	83 30	43 [illegible]
38	30 60	61 50	46 60	39 40	33 10	437 20	109 00	71 20	53 10	42 90	37 00	83 60	44 [illegible]
39	31 60	62 80	47 60	40 40	34 00	446 25	109 30	71 50	53 50	43 50	37 60	84 10	44 [illegible]
40	32 70	64 20	48 80	41 40	35 00	455 58	109 60	71 90	53 90	44 00	38 30	84 50	45 [illegible]
41	33 90	65 70	50 00	42 50	36 00	465 20	109 90	72 30	54 40	44 60	39 10	85 00	46 [illegible]
42	35 10	67 30	51 20	43 60	37 10	475 13	110 30	72 70	54 90	45 30	39 90	85 50	46 [illegible]
43	36 40	68 90	52 50	44 80	38 30	485 34	110 70	73 20	55 50	46 00	40 80	86 20	47 [illegible]
44	37 80	70 50	53 90	46 00	39 60	495 85	111 10	73 80	56 20	46 90	41 60	86 80	48 [illegible]
45	39 30	72 30	55 30	47 40	40 90	506 66	111 60	74 40	57 00	47 80	42 90	87 60	49 [illegible]
46	40 90	74 10	56 80	48 80	42 40	517 77	112 10	75 00	57 80	48 80	44 10	88 40	50 [illegible]
47	42 60	76 00	58 40	50 30	43 90	529 17	112 70	75 80	58 70	49 90	45 40	89 30	52 [illegible]
48	44 40	78 00	60 10	51 80	45 60	540 84	113 40	76 60	59 70	51 20	46 90	90 30	53 [illegible]
49	46 30	80 00	61 80	53 50	47 40	552 79	114 10	77 50	60 80	52 50	48 50	91 50	54 [illegible]
50	48 30	82 20	63 70	55 30	49 30	564 97	114 90	78 50	62 10	54 00	50 20	92 70	56 [illegible]
51	50 50	84 50	65 60	57 20	.....	577 40	115 80	79 60	63 50	55 70	.....	94 00	.....
52	52 80	86 80	67 70	59 30	.....	590 03	116 80	80 80	65 00	57 50	.....	95 50	.....
53	55 30	89 30	69 90	61 40	.....	602 85	117 90	82 20	66 60	59 40	.....	97 10	.....
54	58 00	91 80	72 20	63 80	.....	615 88	119 10	83 70	68 40	61 60	.....	98 90	.....
55	60 80	94 50	74 70	66 20	.....	629 04	120 40	85 30	70 40	63 90	.....	100 80	.....
56	63 80	97 40	77 30	68 90	.....	642 36	121 80	87 10	72 60	.....	.....	102 90	.....
57	67.00	100 30	80 10	71 80	.....	655 79	123 40	89 10	75 10	.....	.....	105 10	.....
58	70 40	103 40	83 00	74 80	.....	669 34	125 20	91 30	77 70	.....	.....	107 60	.....
59	74 10	106 70	86 20	78 10	.....	683 91	127 10	93 80	80 60	.....	.....	110 30	.....
60	78.10	110 20	89 60	81 70	.....	698 57	129 30	96 40	83 80	.....	.....	113 20	.....

For semi-annual rates multiply by 1.04 and divide by 2.
For quarterly rates multiply by 1.06 and divide by 4.

gest Amount of Insurance it will write on a Single Life, $10,000.
Premiums for each $1,000 Insurance (Participating),
Adopted April, 1905.

	LIFE.				ENDOWMENT Continuous Annual Premiums.				
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	$5,000. 20 Payment Monthly Income
18 11	$43 03	$33 41	$27 52	$101 41	$64 87	$47 61	$37 85	$104 04
18 51	43 73	33 90	27 95	101 47	65 00	47 74	37 95	105 60
18 94	44 46	34 43	28 38	101 55	65 14	47 85	38 06	107 19
19 36	45 21	34 96	28 83	101 63	65 27	47 97	38 15	108 89
19 82	45 99	35 52	29 29	101 70	65 42	48 10	38 25	110 67
20 29	46 81	36 11	29 77	101 80	65 54	48 24	38 38	112 48
20 79	47 66	36 71	30 29	101 89	65 69	48 38	38 50	114 40
21 32	48 52	37 33	30 81	101 98	65 84	48 53	38 64	116 37
21 89	49 45	37 98	31 34	102 09	66 01	48 70	38 81	118 33
22 48	50 38	38 65	31 93	102 19	66 18	48 87	38 95	120 43
23 09	51 36	39 36	32 54	102 32	66 37	49 07	39 14	122 62
23 74	52 37	40 09	33 15	102 44	66 53	49 26	39 33	124 88
24 42	53 43	40 84	33 79	102 58	66 70	49 47	39 54	127 17
25 15	54 53	41 63	34 46	102 71	66 88	49 69	39 79	129 55
25 91	55 67	42 47	35 18	102 88	67 09	49 95	40 06	132 20
26 73	56 85	43 32	35 92	103 06	67 29	50 23	40 35	134 87
27 57	58 07	44 20	36 67	103 23	67 52	50 51	40 68	137 64
28 48	59 34	45 15	37 49	103 44	67 78	50 85	41 05	140 50
29 43	60 66	46 11	38 34	103 65	68 06	51 20	41 45	143 43
30 44	62 03	47 11	39 21	103 88	68 36	51 58	41 90	146 78
31 51	63 46	48 17	40 16	104 14	68 70	52 03	42 41	150 07
33 29	64 87	49 26	41 12	104 46	69 05	52 49	42 96	153 42
33 87	66 36	50 42	42 18	104 82	69 46	53 04	43 59	157 32
35 16	67 91	51 63	43 26	105 10	69 92	53 62	44 29	161 25
36 53	69 51	52 90	44 41	105 64	70 42	54 26	45 06	165 39
37 98	71 18	54 21	45 63	106 09	70 96	54 98	45 91	169 83
39 53	72 93	55 61	46 92	106 62	71 58	55 77	46 86	174 45
41 18	74 74	57 08	48 29	107 17	72 26	56 67	47 91	179 38
42 93	76 63	58 62	49 75	107 81	73 02	57 64	49 09	184 63
44 82	78 60	60 25	51 29	108 49	73 85	58 74	50 39	190 18
46 81	80 64	61 95	52 94	109 24	74 78	59 93	51 81	196 10
48 92	82 86	63 73	54 71	110 06	75 82	61 24	53 38	202 54
51 19	85 19	65 62	56 63	110 96	76 98	62 70	55 09	209 21
53 61	87 62	67 62	58 67	111 97	78 26	64 33	58 99	216 45
56 17	90 13	69 73	60 84	113 06	79 66	66 09	59 06	224 22
58 91	92 76	71 97	63 16	114 25	81 29	68 04	61 33	232 54
61 85	95 53	74 34	65 66	115 58	82 91	70 20	.....	241 50
64 97	98 41	76 85	68 33	117 01	84 78	72 55	.....	251 95
68 31	101 45	79 59	71 21	118 61	86 87	75 15	.....	261 40
71 89	104 62	82 40	74 30	120 35	89 16	78 00	.....	272 62
75 71	107 97	85 46	77 62	122 23	91 63	81 14	.....	284 00

For semi-annual rates multiply annual by .52.
For quarterly rates multiply annual by .265.

Largest Amount of Insurance it will write on a Single Life, $20,000
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted January 1, 1908.

ECONOMIC POLICIES.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	ENDOWMENT Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	TERM. Renewable and Convertible. 10 Years.	15 Years.	20 Years.
20	$14 76	$37 87	27 23	$22 35	$354 03	$94 93	$58 98	$42 43	$10 47	$10 70	$10 [illegible]
21	15 08	38 48	27 67	22 72	359 25	94 96	59 01	42 47	10 55	10 80	11 [illegible]
22	15 43	39 11	28 13	23 10	364 63	95 00	59 05	42 53	10 63	10 89	11 [illegible]
23	15 79	39 76	28 62	23 51	370 18	95 03	59 09	42 58	10 72	11 01	11 [illegible]
24	16 16	40 44	29 12	23 93	375 90	95 06	59 13	42 65	10 81	11 13	11 [illegible]
25	16 55	41 14	29 63	24 37	381 80	95 10	59 18	42 69	10 92	11 26	11 [illegible]
26	16 97	41 87	30 16	24 83	387 89	95 14	59 23	42 75	11 03	11 40	11 [illegible]
27	17 40	42 63	30 73	25 30	394 17	95 18	59 28	42 83	11 15	11 55	11 [illegible]
28	17 87	43 41	31 30	25 78	400 65	95 24	59 34	42 91	11 29	11 73	12 [illegible]
29	18 35	44 22	31 91	26 30	407 33	95 29	59 40	43 00	11 43	11 92	12 [illegible]
30	18 76	45 06	32 42	26 82	414 20	95 35	59 47	43 09	11 60	12 13	12 [illegible]
31	19 40	45 93	33 08	27 38	421 30	95 40	59 55	43 19	11 78	12 38	12 [illegible]
32	19 97	46 83	33 74	27 96	428 60	95 48	59 63	43 32	11 98	12 65	13 [illegible]
33	20 57	47 77	34 44	28 55	436 14	95 55	59 73	43 45	12 20	12 94	13 [illegible]
34	21 21	48 74	35 17	29 18	443 89	95 63	59 83	43 59	12 46	13 27	14 [illegible]
35	21 88	49 74	35 93	29 83	451 87	95 72	59 95	43 76	12 73	13 65	14 [illegible]
36	22 58	50 78	36 71	30 52	460 10	95 82	60 07	43 94	13 04	14 08	15 [illegible]
37	23 34	51 86	37 53	31 24	468 54	95 93	60 22	44 15	13 39	14 55	15 [illegible]
38	24 14	52 98	38 38	31 99	477 25	96 05	60 38	44 38	13 78	15 10	16 [illegible]
39	24 98	54 14	39 27	32 77	486 18	96 18	60 56	44 64	14 21	15 71	17 [illegible]
40	25 88	55 35	40 09	33 60	495 56	96 34	60 76	44 94	14 71	16 38	17 [illegible]
41	26 82	56 60	41 05	34 47	504 80	96 50	60 99	45 26	15 26	17 16	18 [illegible]
42	27 84	57 89	42 07	35 38	514 48	96 70	61 25	45 64	15 89	18 01	19 [illegible]
43	28 92	59 24	43 12	36 34	524 41	96 91	61 54	46 06	16 59	18 97	21 [illegible]
44	30 07	60 64	44 23	37 36	594 61	97 16	61 88	46 52	17 37	20 03	22 [illegible]
45	31 29	62 10	45 39	38 44	545 05	97 54	62 25	47 06	18 24	21 21	23 [illegible]
46	32 59	63 61	46 61	39 58	555 73	97 77	62 68	47 66	19 22	22 51	25 [illegible]
47	33 97	65 18	47 89	40 80	566 65	98 13	63 16	48 32	20 33	23 94	26 [illegible]
48	35 45	66 82	49 23	42 00	577 81	98 54	63 70	49 06	21 56	25 52	28 [illegible]
49	37 04	68 52	50 64	43 43	589 17	99 00	64 30	49 89	22 83	27 26	30 [illegible]
50	38 72	70 28	52 02	44 88	600 74	99 53	64 98	50 82	24 28	29 15	33 [illegible]
51	40 50	72 12	53 58	46 42	612 48	100 11	65 73	51 85	25 88	31 24	35 [illegible]
52	42 42	74 02	55 23	48 06	624 38	100 76	66 57	52 99	27 64	33 51	38 [illegible]
53	44 46	76 00	56 96	49 81	636 44	101 49	67 50	54 25	29 56	35 99	40 [illegible]
54	46 64	78 06	58 80	51 67	648 61	102 30	68 53	55 66	31 67	38 70	43 [illegible]
55	48 96	80 21	60 74	53 68	660 91	103 20	69 68	57 20	33 97	41 62	47 [illegible]
56	51 45	82 45	62 79	55 82	673 30	104 20	70 96	58 92			
57	54 09	84 78	64 97	58 12	685 76	105 31	72 38	60 81			
58	56 94	87 23	67 30	60 60	698 28	106 56	73 96	62 89			
59	59 97	89 79	69 78	63 26	710 85	107 93	75 71	65 18			
60	63 22	92 48	72 33	66 11	723 39	109 46	77 64	67 70			

*Renewable without re-examination upon payment of premium at attained age.

Convertible without re-examination upon any anniversary during first eight years from date of policy.

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for Each $1,000 Insurance (Participating). Adopted January 1, 1911.

LIFE.					ENDOWMENT. Continuous Annual Premiums.				
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
.....	$42 56	$31 38	$25 90	.....	$101 17	$65 04	$47 31	$36 96	$30 29
.....	43 13	31 81	26 26	.....	101 22	65 09	47 37	37 03	30 37
.....	43 72	32 25	26 63	.....	101 28	65 15	47 44	37 10	30 46
.....	44 34	32 71	27 01	.....	101 34	65 22	47 51	37 18	30 55
.....	44 97	33 19	27 41	.....	101 40	65 29	47 59	37 27	30 64
.....	45 63	33 68	27 70	.....	101 46	65 36	47 67	37 36	30 74
18 40	46 30	34 19	28 25	$369 25	101 53	65 43	47 75	37 45	30 85
18 80	47 00	34 71	28 69	374 63	101 60	65 51	47 64	37 55	30 97
19 23	47 72	35 25	29 15	380 17	101 68	65 60	47 94	37 66	31 09
19 68	48 46	35 82	29 63	385 90	101 76	65 69	48 04	37 78	31 24
20 14	49 24	36 40	30 12	391 80	101 85	65 79	48 15	37 90	31 39
20 63	50 04	37 00	30 63	397 89	101 94	65 89	48 26	38 04	31 56
21 15	50 87	37 63	31 16	404 17	102 04	66 00	48 39	38 19	31 73
21 69	51 72	38 27	31 71	410 65	102 14	66 11	48 52	38 35	31 92
22 26	52 60	38 94	32 28	417 33	102 25	66 24	48 67	38 52	32 14
22 85	53 52	39 64	32 87	424 20	102 37	66 37	48 83	38 71	32 38
23 48	54 46	40 36	33 49	431 30	102 49	66 52	49 00	38 92	32 63
24 14	55 44	41 10	34 13	438 60	102 63	66 67	49 18	39 14	32 92
24 84	56 45	41 88	34 80	446 14	102 77	66 85	49 38	39 39	33 23
25 58	57 50	42 68	35 49	453 89	102 93	67 03	49 60	39 67	33 57
26 35	58 58	43 51	36 22	461 87	103 10	67 23	49 85	39 97	33 95
27 17	59 70	44 38	36 98	470 10	103 28	67 45	50 11	40 30	34 36
28 04	60 86	45 28	37 77	478 54	103 48	67 68	50 41	40 67	34 82
28 95	62 06	46 22	38 60	487 24	103 69	67 94	50 73	41 07	35 33
29 92	63 30	47 20	39 47	496 18	103 93	68 23	51 09	41 52	35 89
30 94	64 59	48 22	40 38	505 36	104 18	68 55	51 48	42 02	36 50
32 03	65 93	49 28	41 34	514 80	104 46	68 90	51 92	42 56	37 18
33 18	67 31	50 39	42 35	524 48	104 77	69 28	52 41	43 18	37 98
34 40	68 76	51 56	43 41	534 41	105 11	69 71	52 95	43 85	38 78
35 70	70 25	52 78	44 54	544 61	105 49	70 19	53 55	44 59	39 67
37 08	71 81	54 06	45 73	555 04	105 91	70 73	54 22	45 42	40 67
38 55	73 44	55 40	46 99	565 73	106 39	71 32	54 96	46 33	.....
40 12	75 13	56 82	48 33	576 66	106 91	71 98	55 78	47 34	.....
41 78	76 90	58 31	49 75	587 81	107 50	72 71	56 69	48 46	.....
43 56	78 74	59 88	51 26	599 17	108 15	73 52	57 70	49 69	.....
45 45	80 66	61 54	52 87	610 73	108 87	74 43	58 91	51 05	.....
47 46	82 66	63 28	54 58	622 48	109 66	75 42	60 04	.....	.....
49 60	84 74	65 13	56 41	634 38	110 53	76 52	61 40	.....	.....
51 89	86 92	67 07	58 35	646 44	111 50	77 73	62 90	.....	.....
54 33	89 20	69 14	60 45	658 61	112 57	79 07	64 55	.....	.....
56 93	91 58	71 33	62 68	670 91	113 74	80 55	66 36	.....	.....
59 70	94 07	73 66	65 08	683 30	115 03	82 17	68 36	.....	.....
62 66	96 69	76 14	67 65	695 76	116 46	83 97	70 55	.....	.....
65 83	99 44	78 79	70 42	708 28	118 03	85 96	72 96	.....	.....
69 21	102 34	81 62	73 39	720 83	119 77	88 15	75 59	.....	.....
72 83	105 40	84 65	76 60	733 39	121 68	90 56	78 48	.....	.....

For semi-annual rates add 2 per cent and divide by 2.
For quarterly rates add 4 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,0
Premiums for each $1,000 Insurance (Participating).
Adopted March 15, 1909

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	TERM. Renewable and Convertible. 5 Years.	10 Years.	15 Years.	
21	$19 52	$44 73	$33 66	$28 28	$106 60	$68 37	$49 73	$12 30	$12 51	$12 77	$1
22	19 95	45 45	34 22	28 73	106 69	68 47	49 84	12 38	12 61	12 88	1
23	20 40	46 20	34 79	29 22	106 77	68 57	49 95	12 46	12 72	13 01	1
24	20 86	46 97	35 37	29 73	106 86	68 67	50 07	12 56	12 83	13 15	1
25	21 34	47 77	35 99	30 25	106 96	68 77	50 18	12 67	12 96	13 31	1
26	21 85	48 61	36 63	30 79	107 07	68 89	50 32	12 78	13 09	13 47	1
27	22 40	49 48	37 29	31 36	107 18	69 02	50 47	12 90	13 23	13 65	1
28	22 95	50 37	37 98	31 95	107 30	69 15	50 61	13 02	13 39	13 86	1
29	23 56	51 31	38 70	32 57	107 43	69 30	50 78	13 17	13 55	14 06	1
30	24 18	52 28	39 44	33 20	107 57	69 45	50 96	13 31	13 74	14 30	1
31	24 85	53 29	40 22	33 88	107 71	69 62	51 16	13 47	13 95	14 56	1
32	25 54	54 34	41 02	34 57	107 87	69 79	51 37	13 65	14 18	14 85	1
33	26 27	55 42	41 86	35 30	108 03	69 99	51 59	13 84	14 42	15 17	1
34	27 05	56 54	42 73	36 06	108 22	70 20	51 85	14 05	14 69	15 52	1
35	27 88	57 72	43 65	36 87	108 41	70 43	52 13	14 29	14 98	15 92	1
36	28 75	58 93	44 59	37 70	108 62	70 68	52 42	14 54	15 31	16 38	1
37	29 66	60 20	45 58	38 56	108 85	70 95	52 76	14 83	15 68	16 88	1
38	30 64	61 51	46 62	39 48	109 09	71 25	53 13	15 14	16 10	17 46	1
39	31 67	62 87	47 69	40 44	109 36	71 57	53 52	15 47	16 54	18 10	1
40	32 76	64 30	48 83	41 46	109 66	71 93	53 98	15 86	17 07	18 82	1
41	33 93	65 77	50 01	42 52	109 97	72 33	54 46	16 27	17 65	19 62	
42	35 15	67 30	51 25	43 65	110 3	72 77	55 01	16 75	18 32	20 53	
43	36 47	68 91	52 54	44 84	110 74	73 25	55 61	17 28	19 07	21 54	
44	37 87	70 57	53 91	46 09	111 16	73 80	56 29	17 89	19 92	22 67	
45	39 36	72 32	55 33	47 42	111 63	74 40	57 03	18 59	20 88	23 95	
46	40 93	74 14	56 85	48 82	112 18	75 06	57 85	19 39	21 97		
47	42 62	76 03	58 42	50 31	112 77	75 81	58 77	20 29	23 20		
48	44 42	78 02	60 10	51 90	113 43	76 64	59 79	21 33	24 56		
49	46 38	80 08	61 86	53 59	114 16	77 55	60 91	22 50	26 10		
50	48 39	82 24	63 72	55 38	114 97	78 55	62 15	23 81	27 79		
51	50 56	84 50	65 68	57 29	115 87	79 66	63 52	25 26			
52	52 87	86 85	67 75	59 33	116 85	80 88	65 02	26 90			
53	55 35	89 31	69 94	61 49	117 93	82 24	66 68	28 70			
54	58 00	91 88	72 26	63 82	119 13	83 73	68 50	30 72			
55	60 82	94 57	74 71	66 30	120 45	75 37	70 51	32 96			
56	63 82	97 40	77 33		121 89	87 19					
57	67 05	100 36	80 11		123 48	89 19					
58	70 47	103 46	83 07		125 24	91 38					
59	74 16	106 74	86 23		127 17	93 80					
60	78 09	110 20	89 61		129 31	96 47					

For semi-annual rates, add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

argest Amount of Insurance it will write on a Single Life, $10,000.
Premiums for Each $1,000 Insurance. (Participating.)
Adopted October, 1908.

COMMON RATE AND PREFERRED ADDITION POLICIES.

	LIFE.				ENDOWMENT. Continuous Annual Premiums.							
Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	*10 Year Convertible Term. Non-renewable
15 65	$39 72	$29 10	$23 94	$91 16	$58 34	$42 30	$33 18	$27 30	$23 42	$20 80	$10 15
16 01	40 41	29 66	24 35	91 28	58 47	42 43	33 27	27 46	23 61	21 00	10 22
16 37	41 07	30 08	24 76	91 41	58 59	42 56	33 39	27 62	23 77	21 21	10 30
16 77	41 80	30 61	25 21	91 54	58 72	42 70	33 54	27 79	23 97	21 44	10 39
17 20	42 57	31 19	25 69	91 69	58 87	42 86	33 72	27 99	24 18	21 69	10 49
17 63	43 31	31 74	26 15	91 84	59 02	43 03	33 88	28 18	24 41	21 96	10 59
18 10	44 11	32 35	26 66	92 00	59 18	43 19	34 07	28 38	24 66	22 25	10 70
18 60	44 95	32 98	27 19	92 17	59 35	43 38	34 27	28 61	24 93	22 56	10 82
19 12	45 83	33 65	27 75	92 35	59 54	43 58	34 49	28 85	25 22	22 91	10 94
19 66	46 71	34 33	28 31	92 55	59 74	43 78	34 73	29 12	25 55	23 29	11 09
20 23	47 68	35 17	28 91	92 75	59 94	44 01	34 97	29 41	25 89	23 70	11 24
20 82	48 64	36 01	29 53	92 96	60 16	44 25	35 24	29 73	26 27	24 14	11 41
21 46	49 68	36 90	30 19	93 18	60 39	44 50	35 54	30 07	26 67	24 62	11 60
22 13	50 73	37 81	30 87	93 43	60 65	44 79	35 87	30 45	27 12	25 15	11 80
22 85	51 83	38 75	31 59	93 70	60 93	45 10	36 21	30 87	27 62	25 74	12 02
23 61	52 96	39 71	32 33	93 97	61 21	45 42	36 59	31 31	28 15	26 36	12 28
24 42	54 14	40 69	33 11	94 28	61 53	45 79	37 02	31 82	28 75	27 05	12 56
25 27	55 34	41 70	33 92	94 59	61 87	46 16	37 47	32 36	29 39	27 80	12 88
26 18	56 59	42 75	34 77	94 93	62 24	46 57	37 97	32 95	30 09	28 60	13 22
27 14	57 92	42 84	35 66	95 30	62 64	47 05	38 53	33 62	30 87	29 48	13 62
28 19	59 36	43 96	36 61	95 70	63 08	47 55	39 13	34 33	31 72	.....	14 06
29 26	60 77	45 05	37 53	96 13	63 56	48 11	39 78	35 11	32 63	.....	14 57
30 44	62 32	46 28	38 55	96 59	64 09	48 73	40 51	35 97	33 64	.....	15 15
31 68	63 87	47 49	39 60	97 11	64 67	49 41	41 32	36 91	34 73	.....	15 79
32 01	65 51	48 80	40 72	97 67	65 31	50 15	42 21	37 95	35 92	.....	16 52
33 41	67 17	50 13	41 87	98 29	66 00	50 97	43 18	39 09	.....	.....	17 35
34 92	68 90	51 55	43 12	98 96	66 77	51 88	44 25	40 33	.....	.....	18 29
36 53	70 70	53 04	44 46	99 70	67 62	52 87	45 43	41 70	.....	.....	19 33
38 24	72 56	54 60	45 90	100 51	68 53	53 98	46 72	43 20	.....	.....	20 50
40 05	74 47	56 22	47 43	101 37	69 55	55 17	48 13	44 81	.....	.....	21 79
41 98	76 49	57 94	49 16	102 32	70 66	56 47	49 66	.....	.....	.....	23 23
43 05	78 62	59 78	51 01	103 36	71 87	57 90	51 34	.....	.....	.....	24 83
44 23	80 79	61 67	52 94	104 50	73 21	59 49	53 18	.....	.....	.....	26 59
45 57	83 09	63 69	55 03	105 73	74 66	61 21	55 19	.....	.....	.....	28 54
47 04	85 44	65 80	57 22	107 07	76 25	63 09	57 37	.....	.....	.....	30 70
48 68	87 90	68 05	.....	108 55	77 99	.....	.....	.....	.....	.....	33 07
50 48	90 42	70 41	.....	110 14	79 90	.....	.....	.....	.....	.....	35 68
52 48	93 11	72 94	.....	111 89	82 01	.....	.....	.....	.....	.....	38 56
54 65	95 87	75 60	.....	113 80	84 32	.....	.....	.....	.....	.....	41 73
57 03	98 78	78 44	.....	115 88	86 83	.....	.....	.....	.....	.....	45 21
59 64	101 83	.....	.....	118 17	.....	.....	.....	.....	.....	.....	.....
62 47	105 01	.....	.....	120 70	.....	.....	.....	.....	.....	.....	.....
65 55	108 37	.....	.....	123 45	.....	.....	.....	.....	.....	.....	.....
68 90	111 91	.....	.....	126 46	.....	.....	.....	.....	.....	.....	.....
72 54	115 66	.....	.....	129 77	.....	.....	.....	.....	.....	.....	.....

or semi-annual rates add 4 per cent and divide by 2.
or quarterly rates add 6 per cent and divide by 4.
*Convertible within seven years from date—nonrenewable.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for Each $1,000 Insurance (Participating)
Adopted January 1, 1913

Age at Issue	LIFE					ENDOWMENT — Continuous Annual Premiums		
	Continuous Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	Single Premiums	10 Years.	15 Years.	20 Years.
17	$17 61	$44 70	$33 11	$27 72	$359 34	$100 65	$65 35	$48 [illegible]
18	17 94	45 32	33 57	28 10	364 08	100 72	65 40	48 [illegible]
19	18 30	45 95	34 05	28 50	368 97	100 78	65 47	48 [illegible]
20	18 67	46 60	34 53	28 91	374 03	100 87	65 55	48 [illegible]
21	19 06	47 27	35 02	29 33	379 25	100 94	65 61	48 [illegible]
22	19 46	47 97	35 55	29 78	384 63	101 01	65 69	48 [illegible]
23	19 89	48 70	36 09	30 22	390 18	101 10	65 77	48 [illegible]
24	20 33	49 44	36 64	30 70	395 90	101 19	65 86	48 [illegible]
25	20 82	50 21	37 22	31 18	401 80	101 28	65 95	48 [illegible]
26	21 31	51 00	37 80	31 69	407 89	101 38	66 05	48 [illegible]
27	21 82	51 81	38 43	32 22	414 17	101 48	66 13	48 [illegible]
28	22 37	52 67	39 05	32 76	420 65	101 59	66 26	48 [illegible]
29	22 94	53 54	39 72	33 31	427 33	101 70	66 37	49 [illegible]
30	23 55	54 43	40 39	33 90	434 20	101 83	66 49	49 [illegible]
31	24 19	55 38	41 09	34 51	441 30	101 95	66 62	49 [illegible]
32	24 85	56 34	41 82	35 15	448 60	102 08	66 77	49 [illegible]
33	25 56	57 34	42 58	35 81	456 14	102 22	66 92	49 [illegible]
34	26 31	58 37	43 37	36 48	463 89	102 39	67 09	49 [illegible]
35	27 10	59 44	44 18	37 20	471 87	102 55	67 29	50 [illegible]
36	27 93	60 55	45 04	37 95	480 10	102 74	67 48	50 [illegible]
37	28 82	61 69	45 92	38 73	488 54	102 93	67 71	50 [illegible]
38	29 75	62 87	46 83	39 55	497 25	103 15	67 95	51 [illegible]
39	30 74	64 10	47 78	40 40	506 18	103 38	68 22	51 [illegible]
40	31 79	65 36	48 78	41 30	515 56	103 63	68 51	51 [illegible]
41	32 90	66 68	49 82	42 27	524 80	103 90	68 83	52 [illegible]
42	34 09	68 04	50 90	43 27	534 48	104 19	69 21	52 [illegible]
43	35 35	69 45	52 05	44 35	544 41	104 53	69 61	53 [illegible]
44	36 70	70 92	53 23	45 46	554 61	104 91	70 07	53 [illegible]
45	38 11	72 45	54 50	46 65	565 05	105 31	70 58	54 [illegible]
46	39 64	74 05	55 83	47 91	575 73	105 77	71 18	55 [illegible]
47	41 26	75 71	57 25	49 24	586 65	106 28	71 85	55 [illegible]
48	43 00	77 43	58 73	50 65	597 81	106 85	72 57	56 [illegible]
49	44 84	79 25	60 29	52 16	609 17	107 49	73 38	57 [illegible]
50	46 81	81 12	61 92	53 75	620 74	108 20	74 27	58 [illegible]
51	48 90	83 15	63 65	55 46	632 48	109 04	75 24	60 [illegible]
52	51 14	85 25	65 48	57 29	644 38	109 98	76 32	61 [illegible]
53	53 55	87 45	67 41	59 25	656 44	110 99	77 51	62 [illegible]
54	56 11	89 73	69 46	61 33	668 61	112 10	78 82	64 [illegible]
55	58 86	92 14	71 64	63 58	680 91	113 32	80 28	66 [illegible]
56	61 80	94 64	73 94	65 99	693 30	114 66	81 87	68 [illegible]
57	64 96	97 27	76 43	68 62	705 76	116 16	83 67	70 [illegible]
58	68 35	100 03	79 07	71 43	718 28	117 79	85 65	72 [illegible]
59	71 99	102 94	81 93	74 49	730 83	119 60	87 88	74 [illegible]
60	75 64	105 77	84 75	77 55	743 39	121 50	90 04	76 [illegible]

For semi-annual premiums, add 4 per cent and divide by 2.
For quarterly premiums, add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000.
Premiums for each $1,000 Insurance (Nonparticipating).

Life, 20-Premiums Life and 10-Year Term adopted 1909; all other forms adopted 1910.

Life.				Endowment. Continuous Annual Premiums.			Convertible Term. (Limit, $10,000)	
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	*10 Years.	†20 Years.
$14 60	$37 02	$27 20	$22 52	$90 65	$57 65	$41 44	$10 01	$13 20
14 92	37 61	27 63	22 88	90 71	57 70	41 50	10 09	13 33
15 27	38 22	28 09	23 27	90 78	57 76	41 56	10 17	13 47
15 64	38 86	28 57	23 67	90 86	57 85	41 65	10 26	13 62
16 01	39 53	29 07	24 08	90 94	57 92	41 73	10 35	13 78
16 41	40 21	29 57	24 51	91 01	57 99	41 81	10 45	13 96
16 83	40 93	30 11	24 96	91 10	58 08	41 90	10 55	14 15
17 27	41 67	30 66	25 43	91 20	58 18	42 01	10 67	14 36
17 73	42 43	31 22	25 91	91 29	58 27	42 11	10 89	14 60
18 22	43 22	31 83	26 41	91 39	58 37	42 23	10 93	14 87
18 74	44 04	32 43	26 93	91 49	58 48	42 35	11 08	15 16
19 28	44 90	33 07	27 48	91 61	58 60	42 49	11 25	15 50
19 85	45 78	33 74	28 05	91 73	58 73	42 64	11 43	15 86
20 46	46 70	34 43	28 64	91 86	58 86	42 80	11 62	16 28
21 10	47 66	35 15	29 26	92 00	59 02	42 97	11 84	16 74
21 78	48 64	35 90	29 90	92 14	59 17	43 17	12 07	17 26
22 49	49 66	36 67	30 57	92 31	59 35	43 39	12 35	17 84
23 26	50 73	37 49	31 29	92 48	59 55	43 63	12 64	18 49
24 06	51 82	38 33	32 02	92 67	59 76	43 89	12 98	19 22
24 91	52 96	39 21	32 80	92 86	59 99	44 19	13 34	20 02
25 82	54 14	40 12	33 61	93 08	60 25	44 51	13 76	20 93
26 78	55 37	41 09	34 47	93 32	60 54	44 87	14 23	21 94
27 80	56 65	42 09	35 37	93 59	60 86	45 28	14 77	23 06
28 90	57 98	43 14	36 32	93 87	61 21	45 72	15 38	24 29
30 05	59 37	44 23	37 32	94 19	61 60	46 23	16 06	25 68
31 28	60 81	45 39	38 39	94 55	62 06	46 79	16 83	27 20
32 60	62 29	46 60	39 51	94 95	62 54	47 41	17 85	28 88
33 99	63 86	47 86	40 70	95 39	63 09	48 11	19 00	30 73
35 49	65 49	49 21	41 97	95 88	63 71	48 89	20 26	32 77
37 09	67 17	50 61	43 30	96 42	64 39	49 74	21 69	35 01
38 79	68 93	52 10	44 73	97 02	65 13	50 69	23 28	37 46
40 59	70 76	53 65	46 25	97 69	65 97	51 75	25 04	40 14
42 52	72 66	55 30	47 87	98 41	66 89	52 91	27 01	43 04
44 58	74 63	57 02	49 59	99 20	67 91	54 19	29 18	46 20
46 78	76 69	58 85	51 43	100 09	69 03	55 60	31 60	49 60
49 12	78 86	60 80	53 41	101 06	70 29	57 23	34 29	53 27
51 63	81 10	62 86	55 52	102 13	71 66	.....	.....	.....
54 30	83 46	65 04	57 78	103 32	73 18	.....	.....	.....
57 18	85 93	67 37	60 22	104 62	74 87	.....	.....	.....
60 24	88 54	69 88	62 85	106 08	76 75	.....	.....	.....
63 52	91 26	72 53	65 66	107 67	78 80	.....	.....	.....

*Convertible without medical examination within seven years from date.
†Convertible without medical examination within fifteen years from date.
For semi-annual premiums, add 4 per cent and divide by 2.
For quarterly premiums, add 6 per cent and divide by 4.

Largest Amount of Insurance to will write on a Single Life, $50,000. Premiums for each $1,000 (Participating). Adopted Jan. 1, 1909.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT.—Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	Adopted Jan., 190 TERM. 5 Years.	[illegible]
20	$18 01	$45 01	$33 33	$27 60	$99 61	$64 20	47 01	36 92	30 46	$26 09	$23 06	$10 96	$11
21	18 40	45 68	33 84	28 03	99 68	64 39	47 10	37 03	30 53	26 23	23 23	11 00	11
22	18 80	46 38	34 36	28 47	99 76	64 48	47 20	37 14	30 70	26 38	23 41	11 05	11
23	19 23	47 09	34 90	28 93	99 85	64 57	47 30	37 25	30 84	26 54	23 61	11 15	11
24	19 67	47 83	35 45	29 40	99 94	64 67	47 41	37 38	30 98	26 72	23 83	11 25	11
25	20 14	48 60	36 04	29 90	100 03	64 77	47 52	37 51	31 14	26 91	24 06	11 40	11
26	20 63	49 39	36 64	30 41	100 13	64 88	47 65	37 65	31 31	27 12	24 32	11 50	11
27	21 15	50 21	37 26	30 93	100 24	65 00	47 78	37 81	31 50	27 34	24 60	11 65	11
28	21 69	51 05	37 90	31 48	100 35	65 13	47 93	37 98	31 70	27 59	24 91	11 75	11
29	22 26	51 93	38 57	32 05	100 47	65 26	48 08	38 16	31 92	27 87	25 25	11 90	11
30	22 85	52 84	39 26	32 65	100 60	65 41	48 25	38 36	32 17	28 17	25 61	12 05	1
31	23 48	53 77	39 98	33 26	100 74	65 56	48 43	38 57	32 43	28 49	26 02	12 20	1
32	24 14	54 74	40 73	33 91	100 88	65 73	48 63	38 81	32 72	28 85	26 46	12 40	1
33	24 84	55 75	41 52	34 57	101 04	65 91	48 84	39 07	33 04	29 25	26 94	12 60	1
34	25 58	56 79	42 30	35 27	101 21	66 11	49 07	39 35	33 39	29 68	27 47	12 80	1
35	26 35	57 86	43 13	36 00	101 39	66 32	49 32	39 66	33 78	30 16	28 04	13 09	1
36	27 17	58 97	44 00	36 76	101 59	66 55	49 60	40 01	34 20	30 68	28 67	13 25	1
37	28 04	60 13	44 90	37 55	101 80	66 80	49 91	40 39	34 67	31 25	29 35	13 55	1
38	28 95	61 32	45 84	38 38	102 03	67 08	50 25	40 80	35 19	31 88	30 09	13 85	1
39	29 92	62 56	46 81	39 26	102 28	67 38	50 62	41 26	35 75	32 57	30 90	14 15	1
40	30 94	63 84	47 83	40 17	102 56	67 71	51 03	41 77	36 38	33 33	31 77	14 50	15
41	32 03	65 17	48 90	41 13	102 85	68 08	51 48	42 33	37 07	34 15	32 72	14 90	15
42	33 18	66 55	50 01	42 14	103 18	68 48	51 98	42 95	37 83	35 05	33 74	15 30	16
43	34 40	67 99	51 18	43 21	103 54	68 92	52 54	43 64	38 66	36 04	34 85	15 80	17
44	35 70	69 49	52 40	44 34	103 94	69 43	53 15	44 39	39 58	37 12	36 05	16 30	17
45	37 08	71 04	53 68	45 53	104 39	69 98	53 84	45 23	40 59	38 29	37 35	16 90	18
46	38 55	72 66	55 03	46 80	104 88	70 59	54 59	46 16	41 70	39 57	.....	17 60	19
47	40 12	74 35	56 45	48 14	105 43	71 27	55 42	47 12	42 92	40 95	.....	18 35	20
48	41 78	76 12	57 94	49 57	106 04	72 02	56 36	48 21	44 26	42 46	.....	19 25	21
49	43 56	77 96	59 52	51 09	106 71	72 86	57 38	49 56	45 71	44 09	.....	20 20	22
50	45 45	79 88	61 18	52 76	107 46	73 78	58 52	50 92	47 31	45 86	.....	21 30	24
51	47 46	81 87	62 93	54 42	108 28	74 80	59 76	52 42	49 04	.....	.....	22 50	25
52	49 60	83 96	64 78	56 26	109 18	75 92	61 14	54 07	50 92	.....	.....	23 80	27
53	51 89	86 14	66 74	58 21	110 17	77 16	62 65	55 87	52 97	.....	.....	25 25	29
54	54 33	88 42	68 81	60 31	111 27	78 52	64 32	57 84	55 19	.....	.....	26 90	31
55	56 93	90 81	71 01	62 55	112 48	80 02	66 15	59 99	57 60	.....	.....	28 65	33
56	59 70	93 31	73 36	64 96	113 80	81 67	68 17	62 33	.....	.....	.....	30 65	...
57	62 66	95 93	75 84	67 54	115 26	83 40	70 37	64 89	.....	.....	.....	32 80	...
58	65 83	98 70	78 56	70 32	116 87	85 51	72 80	67 68	.....	.....	.....	35 20	...
59	69 21	101 61	81 34	73 30	118 55	87 73	75 45	70 72	.....	.....	.....	37 85	...
60	72 83	104 68	84 39	76 52	120 60	90 16	78 36	74 03	.....	.....	.....	40 75	...
61	76 70	107 93	87 65	79 98	122 75	92 84	81 55	.....	.....	.....	.....	.....	...
62	80 85	111 38	91 15	83 72	125 12	95 79	85 92	.....	.....	.....	.....	.....	...
63	85 20	115 04	94 91	87 76	127 74	99 02	88 82	.....	.....	.....	.....	.....	...
64	90 04	118 94	98 96	92 12	130 62	102 57	92 98	.....	.....	.....	.....	.....	...
65	95 14	123 09	103 33	96 86	133 79	106 46	97 52	.....	.....	.....	.....	.....	...

For semi-annual rates multiply annual by .51. For quarterly rates multiply annual by .26

Largest Amount of Insurance it will write on a Single Life, $50,000
Premiums for Each $1,000 Insurance (Participating)
Adopted January 1, 1911.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
19	35	$46 65	$33 85	$28 60	$25 50	$364 85	$105 65	$67 10	$48 75	$38 80	$32 30	$27 65	$24 45
19	80	47 45	34 45	29 10	25 90	371 00	105 70	67 20	48 85	38 90	32 45	27 80	24 65
20	30	48 30	35 10	29 60	26 40	377 35	105 75	67 25	48 95	39 00	32 60	28 00	24 90
20	75	49 15	35 70	30 15	26 85	383 85	105 80	67 30	49 05	39 15	32 75	28 20	25 15
21	25	50 00	36 35	30 70	27 35	390 50	105 90	67 40	49 15	39 30	32 90	28 40	25 40
21	80	50 90	37 05	31 25	27 85	397 40	195 95	67 50	49 25	39 45	33 10	28 65	25 70
22	35	51 85	37 75	31 85	28 35	404 45	106 05	67 60	49 40	39 60	33 30	28 90	26 00
22	95	52 80	38 45	32 45	28 90	411 70	106 10	67 75	49 55	39 80	33 55	29 20	26 35
23	55	53 80	39 20	33 10	29 50	419 15	106 20	67 85	49 70	39 95	33 80	29 50	26 75
24	20	54 85	39 95	33 70	30 10	426 80	106 30	68 00	49 85	40 20	34 05	29 85	27 15
24	85	55 85	40 75	34 40	30 70	434 65	106 45	68 10	50 05	40 45	34 35	30 20	27 60
25	55	56 95	41 55	35 10	31 35	442 65	106 55	68 30	50 25	40 70	34 70	30 60	28 05
26	30	58 05	42 40	35 80	32 00	450 90	106 70	68 45	50 50	40 95	35 05	31 00	28 60
27	10	59 20	43 25	36 60	32 70	459 35	106 85	68 65	50 70	41 25	35 40	31 50	29 15
27	90	60 40	44 20	37 35	33 45	467 95	107 00	68 90	51 00	41 60	35 85	32 00	29 75
28	75	61 60	45 10	38 20	34 20	476 75	107 20	69 10	51 30	42 00	36 30	32 55	30 45
29	65	62 85	46 10	39 00	35 00	485 80	107 40	69 35	51 60	42 40	36 80	33 15	31 15
30	60	64 15	47 10	39 90	35 85	495 00	107 60	69 65	51 95	42 85	37 35	33 80	31 90
31	60	65 50	48 10	40 80	36 70	504 40	107 85	69 95	52 35	43 30	37 95	34 55	32 75
32	65	66 85	49 20	41 75	37 65	514 00	108 10	70 30	52 75	43 85	38 60	35 30	33 65
33	80	68 25	50 30	42 75	38 60	523 80	108 40	70 65	53 25	44 40	39 30	36 20	34 60
34	95	69 70	51 45	43 80	39 60	533 75	108 70	71 05	53 75	45 05	40 05	37 10	35 65
36	20	71 20	52 65	44 90	40 65	543 90	109 05	71 50	54 30	45 75	40 90	38 10	36 80
37	50	72 75	53 90	46 00	41 80	554 20	109 40	71 95	54 90	46 50	41 85	39 15	38 00
38	90	74 35	55 15	47 20	42 95	564 70	109 80	72 50	55 55	47 30	42 80	40 30	39 25
40	35	75 95	56 50	48 45	44 25	575 35	110 25	73 05	56 30	48 20	43 90	41 60	.....
41	90	77 65	57 90	49 80	45 55	586 15	110 75	73 70	57 10	49 20	45 10	42 95	.....
43	50	79 40	59 35	51 15	46 95	597 10	111 30	74 40	57 95	50 30	46 35	44 40	.....
45	25	81 20	60 90	52 65	48 45	608 15	111 85	75 15	58 95	51 45	47 75	45 95	.....
47	05	83 05	62 45	54 15	50 05	619 40	112 50	76 00	59 95	52 75	49 30	47 65	.....
49	00	84 95	64 15	55 80	51 75	630 70	113 20	76 90	61 10	54 15	50 90	.....	.....
51	05	86 95	65 90	57 55	53 55	642 15	114 00	77 90	62 35	55 65	52 70	.....	.....
53	20	89 00	67 70	59 35	55 45	653 70	114 85	79 00	63 75	57 35	54 60	.....	.....
55	50	91 15	69 65	61 30	57 50	665 30	115 75	80 20	65 25	59 15	56 70	.....	.....
57	95	93 40	71 70	63 40	59 70	677 00	116 75	81 50	66 90	61 10	58 90	.....	.....
60	55	95 70	73 85	65 60	62 05	688 70	117 90	82 95	68 70	63 25	.....	.....	.....
63	30	98 10	76 10	67 95	64 60	700 50	119 10	84 55	70 70	65 60	.....	.....	.....
66	25	100 65	78 50	70 50	67 30	712 30	120 45	86 30	72 85	68 15	.....	.....	.....
69	35	103 30	81 05	73 20	70 20	724 15	121 95	88 20	75 20	70 90	.....	.....	.....
72	65	106 05	83 80	76 10	73 30	735 95	123 55	90 30	77 80	73 85	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.

Largest Amount of Insurance it will write on a Single Life, $25,000.

Premiums for each $1,000 Insurance (Nonparticipating).

Adopted January 1, 1911.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Premium.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
17 to 21	$15 55	$39 05	$28 65	$23 60	$20 70	$331 70	$91 10	$57 90	$41 60	$32 15	$26 40	$22 55	$19
22	15 95	39 75	29 15	24 00	21 05	337 30	91 15	57 95	41 70	32 25	26 50	22 70	20
23	16 40	40 45	29 65	24 45	21 45	343 05	91 20	58 00	41 80	32 35	26 65	22 85	20
24	16 80	41 15	30 20	24 90	21 85	348 95	91 25	58 05	41 85	32 45	26 80	23 05	20
25	17 25	41 90	30 75	25 35	22 30	355 00	91 30	58 15	41 95	32 60	26 95	23 20	20
26	17 75	42 65	31 35	25 85	22 70	361 25	91 40	58 25	42 05	32 70	27 10	23 40	21
27	18 25	43 45	31 90	26 35	23 20	367 70	91 45	58 30	42 15	32 85	27 30	23 65	21
28	18 75	44 25	32 50	26 85	23 65	374 30	91 55	58 40	42 30	33 00	27 50	23 90	21
29	19 30	45 05	33 15	27 40	24 15	381 05	91 60	58 50	42 45	33 20	27 70	24 15	21
30	19 85	45 90	33 80	27 95	24 65	388 00	91 70	58 65	42 55	33 35	27 95	24 45	22
31	20 45	46 80	34 45	28 55	25 20	395 10	91 80	58 75	42 75	33 60	28 20	24 80	22
32	21 10	47 70	35 15	29 15	25 75	402 40	91 90	58 90	42 90	33 80	28 45	25 15	23
33	21 75	48 65	35 85	29 75	26 30	409 90	92 05	59 05	43 10	34 05	28 75	25 50	23
34	22 45	49 60	36 60	30 40	26 90	417 55	92 15	59 25	43 30	34 30	29 10	25 90	24
35	23 20	50 60	37 40	31 05	27 55	425 40	92 30	59 40	43 55	34 60	29 45	26 40	24
36	24 00	51 60	38 15	31 75	28 20	433 40	92 45	59 60	43 80	34 90	29 85	26 85	25
37	24 80	52 65	39 00	32 50	28 90	441 60	92 65	59 85	44 10	35 25	30 30	27 40	25
38	25 65	53 75	39 80	33 20	29 60	450 00	92 80	60 05	44 40	35 65	30 80	28 00	26
39	26 55	54 85	40 70	34 00	30 35	458 55	93 00	60 35	44 75	36 05	31 30	28 60	27
40	27 50	56 00	41 60	34 80	31 15	467 25	93 25	60 60	45 10	36 50	31 85	29 30	28
41	28 50	57 15	42 55	35 65	32 00	476 15	93 50	60 95	45 50	37 00	32 50	30 05	28
42	29 55	58 40	43 50	36 55	32 85	485 20	93 75	61 30	45 95	37 55	33 15	30 85	29
43	30 65	59 65	44 50	37 50	33 80	494 45	94 05	61 65	46 40	38 15	33 90	31 75	30
44	31 80	60 90	45 60	38 45	34 75	503 80	94 35	62 05	46 95	38 80	34 70	32 65	31
45	33 05	62 25	46 65	39 50	35 75	513 35	94 70	62 55	47 50	39 50	35 55	33 70	33
46	34 35	63 75	47 90	40 65	36 95	523 05	95 30	63 15	48 20	40 35	36 55	34 85	----
47	35 75	65 30	49 15	41 85	38 15	532 85	95 90	63 80	49 00	41 30	37 65	36 15	----
48	37 20	66 90	50 50	43 10	39 45	542 80	96 55	64 55	49 85	42 30	38 85	37 50	----
49	38 75	68 55	51 90	44 45	40 80	552 90	97 25	65 35	50 80	43 40	40 15	38 95	----
50	40 35	70 25	53 35	45 85	42 25	563 05	98 00	66 15	51 80	44 60	41 55	40 50	----
51	42 10	72 00	54 90	47 35	43 85	573 35	98 80	67 10	52 90	45 95	43 10	----	----
52	43 95	73 85	56 50	48 95	45 50	583 75	99 65	68 10	54 10	47 35	44 75	----	----
53	45 90	75 75	58 20	50 65	47 25	594 25	100 55	69 20	55 40	48 90	46 50	----	----
54	47 95	77 70	59 95	52 40	49 15	604 80	101 60	70 40	56 80	50 60	48 45	----	----
55	50 15	79 75	61 85	54 35	51 20	615 45	102 70	71 65	58 40	52 40	50 50	----	----
56	52 45	81 90	63 80	56 35	53 35	626 10	103 85	73 05	60 05	54 40	----	----	----
57	54 90	84 15	65 90	58 55	55 65	636 80	105 10	74 60	61 95	56 55	----	----	----
58	57 55	86 45	68 10	60 85	58 15	647 55	106 50	76 30	63 95	58 90	----	----	----
59	60 35	88 90	70 45	63 35	60 85	658 00	108 00	78 15	66 15	61 45	----	----	----
60	63 30	91 45	73 00	66 00	63 75	669 05	109 65	80 15	68 60	64 25	----	----	----

GUARANTEED ANNUITIES.

EXCESS OF PURCHASE PRICE OVER ANNUITY PAYMENTS TO BE RETURNED AT DEATH.

Should the Annuitant die before the total of the Annuity payments received equals the purchase price, the excess will be returned.

Age last Birthday.	Amount required to purchase an Annuity of $100 per annum.				Annuity which $1000 will purchase.			
	Males.		Females.		Males.		Females.	
	$100 Y'rly	$50 Half-Y'rly	$100 Y'rly	$50 Half-Y'rly	Y'rly Payment	Half-Y'rly Payment	Y'rly Payment	Half-Y'rly Payment
	$	$	$	$	$ c.	$ c.	$ c.	$ c.
20	2193	2218	2217	2242	45 60	22 50	45 10	22 30
21	2178	2203	2204	2229	45 90	22 65	45 35	22 40
22	2163	2188	2190	2215	46 20	22 85	45 65	22 55
23	2147	2172	2176	2201	46 55	23 00	45 95	22 70
24	2131	2156	2161	2186	46 90	23 15	46 25	22 85
25	2115	2140	2146	2171	47 25	23 35	46 55	23 00
26	2098	2123	2131	2156	47 65	23 55	46 90	23 15
27	2081	2106	2115	2140	48 05	23 70	47 25	23 35
28	2063	2088	2099	2124	48 45	23 90	47 60	23 50
29	2045	2070	2083	2108	48 85	24 15	48 00	23 70
30	2027	2052	2066	2091	49 30	24 35	48 40	23 90
31	2008	2033	2050	2075	49 80	24 55	48 75	24 05
32	1988	2013	2033	2058	50 30	24 80	49 15	24 25
33	1968	1993	2015	2040	50 80	25 05	49 60	24 50
34	1948	1973	1998	2023	51 30	25 30	50 05	24 70
35	1927	1952	1980	2005	51 85	25 60	50 50	24 90
36	1905	1930	1961	1986	52 45	25 90	50 95	25 15
37	1883	1908	1942	1967	53 10	26 20	51 45	25 40
38	1861	1886	1923	1948	53 70	26 50	52 00	25 65
39	1839	1864	1903	1928	54 35	26 80	52 50	25 90
40	1816	1841	1883	1908	55 05	27 15	53 10	26 20
41	1792	1817	1863	1888	55 80	27 50	53 65	26 45
42	1768	1793	1842	1867	56 55	27 85	54 25	26 75
43	1744	1769	1821	1846	57 30	28 25	54 90	27 05
44	1719	1744	1799	1824	58 15	28 65	55 55	27 40
45	1694	1719	1776	1801	59 00	29 05	56 30	27 75
46	1668	1693	1753	1778	59 95	29 50	57 09	28 10
47	1642	1667	1730	1755	60 90	29 95	57 80	28 45
48	1616	1641	1705	1730	61 85	30 45	58 65	28 90
49	15[illegible]	1615	1680	1705	62 85	30 95	59 50	29 30

GUARANTEED ANNUITIES.

Age last Birthday.	Amount required to purchase an Annuity of $100 per annum				Annuity which $1000 will purchase.			
	Males.		Females.		Males.		Females.	
	$100 Y'rly	$50 Half-Y'rly	$100 Y'rly	$50 Half-Y'rly	Y'rly Payment	Half-Y'rly Payment	Y'rly Payment	Half-Y'rly Payment
	$	$	$	$	$ c.	$ c.	$ c.	$ c.
50	1563	1588	1655	1680	63 95	31 45	60 40	29 75
51	1536	1561	1629	1654	65 10	32 00	61 35	30 20
52	1508	1533	1603	1628	66 30	32 60	62 35	30 70
53	1480	1505	1576	1601	67 55	33 20	63 45	31 20
54	1452	1477	1548	1573	68 85	33 85	64 55	31 75
55	1423	1448	1519	1544	70 25	34 50	65 80	32 35
56	1395	1420	1490	1515	71 65	35 20	67 10	33 00
57	1366	1391	1461	1486	73 20	35 90	68 40	33 60
58	1337	1362	1431	1456	74 75	36 70	69 85	34 30
59	1307	1332	1401	1426	76 50	37 50	71 35	35 05
60	1278	1303	1370	1395	78 20	38 35	72 95	35 80
61	1248	1273	1338	1363	80 10	39 25	74 70	36 65
62	1218	1243	1306	1331	82 10	40 20	76 55	37 55
63	1188	1213	1274	1299	84 15	41 20	78 45	38 45
64	1158	1183	1242	1267	86 35	42 25	80 50	39 45
65	1129	1154	1211	1236	88 55	43 30	82 55	40 45
66	1102	1127	1181	1206	90 70	44 35	84 65	41 45
67	1076	1101	1152	1177	92 90	45 40	86 80	42 45
68	1050	1075	1124	1149	95 20	46 50	88 95	43 50
69	1024	1049	1097	1122	97 65	47 65	91 15	44 55
70	999	1024	1068	1093	100 10	48 80	93 60	45 70
71	973	998	1040	1065	102 75	50 10	96 15	46 90
72	947	972	1011	1036	105 55	51 40	98 90	48 25
73	921	946	982	1007	108 55	52 85	101 80	49 65
74	895	920	954	979	111 70	54 30	104 80	51 05
75	870	895	927	952	114 90	55 85	107 85	52 80
76	845	870	900	925	118 30	57 45	111 10	54 05
77	820	845	873	898	121 95	59 15	114 50	55 65
78	795	820	846	871	125 75	60 95	118 20	57 40
79	770	795	819	844	129 85	62 85	122 10	59 20
80	746	771	792	817	134 00	64 85	126 25	61 15

No medical examination is required.

To obtain the rates for an Annuity of $100 per annum payable in quarterly instalments, add $40 to the cost of an Annuity of $100, payable yearly.

Largest Amount of Insurance it will write on a Single Life, $60,000. Premiums for each $1,000 Insurance (Nonparticipating) Adopted Mar. 1, 1913

Age at Issue	LIFE					Endowment—Continuous Annual Premiums.					Term	
	Contin'ous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums	10 Years	15 Years	20 Years	25 Years	30 Years	*5 Years	†10 Years
	.....	$34 97	$25 87	$21 44	$279 52	$ 90 09	$56 90	$40 67	$31 37	$25 43	.....	.....
	.....	35 22	26 06	21 60	283 51	90 11	56 94	40 71	31 42	25 50	.....	.....
	.....	35 50	26 27	21 78	287 65	90 13	56 97	40 77	31 48	25 57	.....	.....
	.....	35 78	26 48	21 96	291 94	90 15	57 00	40 82	31 54	25 64	.....	.....
	$14 69	36 07	26 71	22 15	296 37	90 19	57 03	40 87	31 60	25 72	$ 8 02	$10 86
	15 01	36 64	27 14	22 52	300 98	90 22	57 06	40 93	31 67	25 81	8 07	10 95
	15 35	37 24	27 59	22 89	305 75	90 25	57 10	41 00	31 76	25 90	8 13	11 05
	15 71	37 85	28 06	23 28	310 68	90 28	57 15	41 08	31 84	25 99	8 18	11 13
	16 08	38 49	28 53	23 69	315 79	90 31	57 19	41 15	31 91	26 10	8 24	11 23
	16 46	39 15	29 04	24 11	321 08	90 34	57 22	41 22	32 01	26 21	8 32	11 34
	16 87	39 84	29 55	24 53	326 57	90 39	57 27	41 31	32 11	26 35	8 39	11 45
	17 31	40 56	30 08	24 99	332 25	90 43	57 33	41 40	32 23	26 48	8 46	11 58
	17 76	41 29	30 65	25 45	338 13	90 48	57 41	41 50	32 36	26 64	8 55	11 72
	18 24	42 06	31 24	25 94	344 21	90 52	57 50	41 61	32 49	26 82	8 64	11 86
	18 74	42 86	31 84	26 44	350 50	90 58	57 60	41 72	32 64	27 00	8 74	12 03
	19 27	43 69	32 47	26 98	357 01	90 63	57 70	41 85	32 80	27 22	8 84	12 21
	19 83	44 55	33 11	27 52	363 75	90 70	57 81	42 00	32 98	27 43	8 96	12 40
	20 42	45 43	33 78	28 09	370 72	90 77	57 94	42 15	33 18	27 70	9 08	12 61
	21 04	46 35	34 48	28 68	377 93	90 85	58 08	42 33	33 40	27 98	9 22	12 85
	21 70	47 32	35 20	29 32	385 37	90 94	58 23	42 52	33 64	28 30	9 38	13 10
	22 40	48 30	35 94	29 97	393 07	91 03	58 39	42 72	33 91	28 63	9 54	13 40
	23 13	49 34	36 74	30 64	401 02	91 14	58 57	42 96	34 21	29 02	9 73	13 72
	23 91	50 41	37 55	31 36	409 23	91 26	58 77	43 21	34 55	29 45	9 93	14 08
	24 74	51 52	38 39	32 11	417 69	91 43	58 99	43 50	34 92	29 91	10 15	14 48
	25 61	52 68	39 29	32 90	426 43	91 62	59 24	43 83	35 33	30 44	10 41	14 94
	26 56	53 88	40 21	33 73	435 43	91 82	59 52	44 18	35 79	31 01	10 78	15 44
	27 54	55 13	41 18	34 61	444 72	92 06	59 82	44 58	36 30	31 66	11 20	16 08
	28 59	56 43	42 19	35 53	454 28	92 32	60 16	45 02	36 86	32 36	11 66	16 69
	29 72	57 78	43 26	36 50	464 13	92 62	60 55	45 52	37 50	33 14	12 19	17 43
	30 91	59 19	44 36	37 53	474 24	92 94	60 98	46 07	38 20	34 01	12 78	18 27
	32 22	60 67	45 59	38 68	484 64	93 32	61 46	46 69	38 98	34 95	13 45	19 22
	33 64	62 19	46 86	39 91	495 31	93 73	62 01	47 38	39 84	36 00	14 20	20 30
	35 15	63 80	48 21	41 22	506 24	94 20	62 61	48 15	40 79	37 14	15 06	21 49
	36 77	65 45	49 63	42 62	517 43	94 71	63 29	49 00	41 86	38 40	16 03	22 83
	38 49	67 20	51 11	44 08	528 83	95 30	64 03	49 96	43 02	39 76	17 11	24 32
	40 32	69 01	52 73	45 66	540 45	95 94	64 86	51 01	44 31	.....	18 32	26 16
	42 28	70 89	54 44	47 33	552 28	96 64	65 77	52 16	45 72	.....	19 67	28 20
	44 36	72 87	56 25	49 12	564 28	97 44	66 81	53 44	47 27	.....	21 17	30 46
	46 60	74 93	58 08	51 01	576 48	98 31	67 93	54 86	48 97	.....	22 85	32 98
	48 99	77 08	60 08	53 03	588 80	99 28	69 18	56 43	50 82	.....	24 72	35 77
	51 53	79 33	62 10	55 20	601 26	100 35	70 56	58 14	.....	.....	.....	38 87
	54 28	81 69	64 31	57 53	613 83	101 53	72 10	60 04	.....	.....	.....	42 28
	57 17	84 15	66 65	60 03	626 49	102 85	73 78	62 12	.....	.....	.....	46 06
	60 30	86 76	69 16	62 72	639 21	104 30	75 66	64 40	.....	.....	.....	50 24
	63 65	89 50	71 84	65 62	652 00	105 91	77 73	66 91	.....	.....	.....	54 86

For semi-annual rates take 51 per cent of annual.
For quarterly rates, take 26.5 per cent of annual.
*Convertible during first four years into Life or Endowment Policy without medical examination.
†Without medical examination convertible into Life or Endowment Policy, or renewable every ten years at the premium for the advanced age.

Largest Amount of Insurance it will write on a Single Life, $100,000. Premiums for each $1,000 Insurance (Participating). Adopted Jan. 1, 1902.

Age at Issue	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	20 Premiums 25-Year Endowment.	20 Premiums 30-Year Endowment.	20 Premiums 35-Year Endowment.	20 Premiums 40-Year Endowment.
21	18 90	43 05	32 45	27 28	102 35	65 71	47 85	37 51	30 95	26 56	23 57	42 37	38 00	34 58	31 96
22	19 30	43 74	32 98	27 72	102 43	65 80	47 95	37 62	31 08	26 72	23 77	42 48	38 12	34 74	32 15
23	19 73	44 46	33 52	28 19	102 51	65 89	48 06	37 74	31 21	26 89	23 97	42 60	38 27	34 90	32 34
24	20 17	45 20	34 08	28 67	102 60	65 99	48 17	37 86	31 36	27 06	24 19	42 71	38 41	35 08	32 56
25	20 63	45 96	34 67	29 17	102 68	66 09	48 28	38 01	31 52	27 25	24 42	42 88	38 57	35 25	32 82
26	21 12	46 77	35 28	29 39	102 79	66 20	48 40	38 14	31 70	27 47	24 69	43 00	38 74	35 49	33 10
27	21 64	47 60	35 93	30 23	102 89	66 32	48 54	38 31	31 89	27 70	24 98	43 18	38 93	35 72	33 40
28	22 18	48 46	36 58	30 80	103 01	66 45	48 68	38 48	32 10	27 96	25 29	43 31	39 14	35 98	33 71
29	22 75	49 35	37 26	31 39	103 13	66 59	48 84	38 67	32 33	28 25	25 64	43 50	39 36	36 25	34 03
30	23 35	50 28	37 97	31 99	103 26	66 74	49 01	38 87	32 57	28 54	26 01	43 69	39 60	36 55	34 43
31	23 98	51 24	38 72	32 64	103 39	66 89	49 20	39 10	32 85	28 88	26 43	43 91	39 89	36 86	34 84
32	24 65	52 25	39 48	33 31	103 53	67 06	49 41	39 33	33 14	29 26	26 88	44 14	40 15	37 24	35 29
33	25 35	53 28	40 29	34 00	103 70	67 24	49 61	39 60	33 48	29 66	27 37	44 40	40 46	37 63	35 77
34	26 09	54 36	41 12	34 73	103 88	67 44	49 86	39 89	33 84	30 12	27 92	44 69	40 81	38 06	36 28
35	26 88	55 48	41 99	35 50	104 06	67 66	50 12	40 21	34 24	30 61	28 50	45 00	41 19	38 53	36 85
36	27 71	56 64	42 89	36 29	104 26	67 90	50 40	40 57	34 67	31 14	29 15	45 33	41 61	39 04	37 46
37	28 59	57 85	43 85	37 12	104 47	68 16	50 72	40 96	35 16	31 74	29 85	45 71	42 06	39 60	38 13
38	29 52	59 11	44 84	38 00	104 71	68 44	51 07	41 39	35 70	32 39	30 61	46 12	42 56	40 22	38 87
39	30 51	60 41	45 86	38 92	104 96	68 75	51 45	41 87	36 28	33 10	31 45	46 58	43 11	40 89	39 66
40	31 55	61 77	46 95	39 89	105 24	69 09	51 88	42 39	36 93	33 88	32 34	47 08	43 73	41 62	40 50
41	32 67	63 18	48 08	40 90	105 54	69 47	52 34	42 98	37 65	34 74	.....	47 63	44 40	42 42	42 .....
42	33 84	64 65	49 26	41 98	105 89	69 89	52 87	43 62	38 44	35 67	.....	48 24	45 13	43 28	43 .....
43	35 10	66 18	50 50	43 11	106 26	70 35	53 44	44 33	39 31	36 70	.....	48 92	45 94	44 22	44 .....
44	36 44	67 78	51 80	44 32	106 67	70 87	54 09	45 13	40 27	37 81	.....	49 67	46 82	45 25	.....
45	37 85	69 44	53 16	45 58	107 12	71 43	54 79	46 00	41 32	39 03	.....	50 50	47 80	46 35	.....
46	39 36	71 18	54 61	46 92	107 64	72 07	55.58	46 96	42 47	.....	.....	51 41	48 86	.....	.....
47	40 97	72 99	56 12	48 35	108 20	72 78	56 45	48 04	43 75	.....	.....	52 42	50 04	.....	.....
48	42 69	74 89	57 72	49 87	108 83	73 57	57 42	49 21	45 13	.....	.....	53 55	51 30	.....	.....
49	44 52	76 86	59 40	51 48	109 52	74 44	58 50	50 52	46 65	.....	.....	54 77	52 70	.....	.....
50	46 49	78 93	61 18	53 19	110 30	75 40	59 68	51 94	48 30	.....	.....	56 12	54 21	.....	.....
51	48 57	81 09	63 06	55 02	111 15	76 45	60 99	53 51	.....	.....	.....	57 59	.....	.....	.....
52	50 78	83 33	65 04	56 96	112 08	77 62	62 42	55 28	.....	.....	.....	59 22	.....	.....	.....
53	53 14	85 69	67 13	59 08	113 12	78 91	64 00	57 11	.....	.....	.....	60 98	.....	.....	.....
54	55 68	88 14	69 34	61 26	114 25	80 38	65 74	59 16	.....	.....	.....	62 92	.....	.....	.....
55	58 37	90 72	71 69	63 62	115 51	81 90	67 66	61 41	.....	.....	.....	65 04	.....	.....	.....
56	61 24	93 42	74 19	66 15	116 89	83 53	69 76	.....	.....	.....	.....	.....	.....	.....	.....
57	64 32	96 25	76 88	68 90	118 41	85 54	72 07	.....	.....	.....	.....	.....	.....	.....	.....
58	67 60	99 21	79 67	71 82	120 08	87 63	74 60	.....	.....	.....	.....	.....	.....	.....	.....
59	71 12	102 34	82 69	74 96	121 93	89 96	77 38	.....	.....	.....	.....	.....	.....	.....	.....
60	74 88	105 65	85 92	78 38	123 96	92 50	80 42	.....	.....	.....	.....	.....	.....	.....	.....
61	78 90	109 14	89 38	81 99	126 21	95 30	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	83 20	112 83	93 09	85 92	128 68	98 38	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	87 81	116 75	97 07	90 16	131 40	101 75	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	92 75	120 92	101 34	94 73	134 41	105 46	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	98 06	125 38	105 95	99 66	137 71	109 52	.....	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cents and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $25,000. Premiums for each $1,000 Insurance, Annual Dividend Policies. Adopted September 1, 1911.

	LIFE.					ENDOWMENT. Continuous Ann'l Premiums				Convertible Term.	
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums	10 Years.	15 Years.	20 Years.	25 Years.	5 Years.	10 Years.
[illegible]	$18 47	$46 50	$34 33	$28 37	$24 90	$101 98	$65 72	$47 96	$37 61	$11 28	$11 46
[illegible]	18 88	47 20	34 86	28 81	25 29	102 05	65 80	48 05	37 71	11 37	11 57
[illegible]	19 31	47 93	35 40	29 27	25 71	102 13	65 88	48 14	37 82	11 47	11 68
[illegible]	19 75	48 68	35 97	29 75	26 13	102 21	65 97	48 24	37 94	11 57	11 80
[illegible]	20 22	49 45	36 55	30 24	26 58	102 29	66 07	48 35	38 06	11 68	11 93
[illegible]	20 72	50 26	37 16	30 76	27 04	102 38	66 17	48 47	38 20	11 80	12 06
[illegible]	21 23	51 09	37 79	31 29	27 52	102 48	66 28	48 60	38 35	11 93	12 21
[illegible]	21 78	51 94	38 43	31 84	28 02	102 58	66 40	48 73	38 51	12 06	12 37
[illegible]	22 35	52 83	39 11	32 41	28 54	102 69	66 53	48 88	38 68	12 21	12 55
[illegible]	22 95	53 74	39 80	33 01	29 09	102 81	66 66	49 03	38 87	12 37	12 73
[illegible]	23 58	54 69	40 53	33 62	29 65	102 94	66 80	49 20	39 08	12 53	12 94
[illegible]	24 24	55 67	41 28	34 27	30 25	103 07	66 96	49 39	39 31	12 72	13 16
[illegible]	24 94	56 69	42 05	34 94	30 87	103 22	67 13	49 59	39 56	12 92	13 41
[illegible]	25 68	57 74	42 86	35 64	31 52	103 38	67 32	49 82	39 83	13 13	13 67
26	26 46	58 82	43 70	36 37	32 20	103 54	67 51	50 06	40 13	13 37	13 96
27	27 28	59 95	44 57	37 13	32 92	103 73	67 73	50 32	40 47	13 63	14 28
28	28 15	61 12	45 47	37 92	33 67	103 93	67 97	50 62	40 84	13 91	14 64
29	29 07	62 32	46 42	38 76	34 46	104 14	68 23	50 94	41 24	14 22	15 03
30	30 04	63 57	47 40	39 63	35 29	104 38	68 52	51 30	41 69	14 56	15 47
31	31 07	64 86	48 42	40 55	36 18	104 63	68 84	51 70	42 19	14 93	15 96
32	32 16	66 21	49 49	41 51	37 11	104 91	69 19	52 14	42 74	15 34	16 51
33	33 31	67 60	50 60	42 52	38 10	105 22	69 58	52 63	43 35	15 80	17 13
34	34 54	69 05	51 77	43 59	39 15	105 56	70 01	53 17	44 03	16 31	17 83
35	35 84	70 55	53 00	44 72	40 26	105 95	70 49	53 77	44 77	16 89	18 62
37	37 23	72 12	54 28	45 91	41 46	106 37	71 02	54 44	45 60	17 55	19 50
38	38 71	73 75	55 63	47 18	42 73	106 84	71 62	55 18	46 52	18 30	20 49
40	40 28	75 45	57 05	48 52	44 08	107 37	72 28	56 01	47 54	19 14	21 60
41	41 95	77 22	58 55	49 95	45 53	107 96	73 02	56 92	48 66	20 10	22 84
43	43 73	79 07	60 13	51 47	47 09	108 61	73 83	57 94	49 89	21 17	24 22
45	45 63	81 00	61 79	53 08	48 75	109 33	74 74	59 05	51 26	22 37	25 76
47	47 65	83 00	63 54	54 80	.....	110 12	75 73	60 29	.....	23 70	27 45
49	49 80	85 10	65 39	56 64	.....	111 00	76 84	61 65	.....	25 18	29 32
52	52 10	87 28	67 35	58 59	.....	111 97	78 05	63 15	.....	26 83	31 39
54	54 54	89 57	69 42	60 69	.....	113 04	79 40	64 81	.....	28 64	33 67
57	57 15	91 96	71 62	62 93	.....	114 22	80 88	66 63	.....	30 66	36 19
59	59 94	94 47	73 96	65 34	.....	115 52	82 51	68 64	.....	32 88	38 96
62	62 91	97 09	76 45	67 92	.....	116 95	84 32	70 84	.....	35 33	42 00
66	66 09	99 86	79 11	70 70	.....	118 53	86 31	73 25	.....	38 04	45 34
69	69 49	102 77	81 95	73 69	.....	120 27	88 51	75 90	.....	41 02	49 02
73	73 12	105 84	84 99	76 91	.....	122 19	90 93	78 80	.....	44 31	53 04
77	77 01	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
81	81 17	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
85	85 63	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
90	90 40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
95	95 52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $ 5,000
Premiums for Each $1,000 Insurance (Participating).
Adopted January 1, 1908.

Age at Issue.	LIFE. Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	ENDOWMENT. Continuous Annual Premiums. 10 Years.	15 Years.	20 Years.	*5 Year Convertible and Renewable Term.	*10 Year Convertible Term.
18	$16 87	$43 19	$30 62	$26 40	$331 09	$98 28	$63 34	$46 41	.....	.....
19	17 26	43 86	31 11	26 79	335 54	98 59	63 55	46 47	.....	.....
20	17 65	44 56	31 60	27 20	340 12	98 89	63 76	46 60	$ 9 58	$12 [illegible]
21	18 05	45 27	32 11	27 64	344 90	99 17	63 97	46 73	9 64	12 [illegible]
22	18 47	46 02	32 64	28 10	349 86	99 47	64 18	46 85	9 71	12 [illegible]
23	18 91	46 78	33 19	28 59	354 97	99 77	64 37	47 06	9 78	12 [illegible]
24	19 36	47 58	33 76	29 09	360 27	100 10	64 55	47 26	9 85	12 [illegible]
25	19 85	48 40	34 35	29 61	365 75	100 43	64 75	47 47	9 94	12 [illegible]
26	20 36	49 26	34 96	30 15	371 45	100 63	64 95	47 64	10 03	12 [illegible]
27	20 88	50 16	35 61	30 71	377 32	100 84	65 18	47 80	10 12	12 [illegible]
28	21 45	51 08	36 27	31 29	383 42	101 06	65 42	47 98	10 23	12 [illegible]
29	22 04	52 03	36 96	31 90	389 72	101 29	65 67	48 22	10 34	13 [illegible]
30	22 67	53 02	37 67	32 53	396 26	101 51	65 93	48 48	10 46	13 [illegible]
31	23 32	54 04	38 42	33 19	403 00	101 88	66 17	48 75	10 59	13 [illegible]
32	24 01	55 10	39 19	33 88	409 99	102 25	66 26	49 05	10 74	13 [illegible]
33	24 74	56 20	39 99	34 59	417 21	102 62	66 37	49 34	10 89	13 [illegible]
34	25 53	57 34	40 82	35 34	424 69	103 02	66 48	49 66	11 06	14 [illegible]
35	26 35	58 52	41 69	36 11	432 40	103 42	66 61	50 01	11 26	14 [illegible]
36	27 21	59 75	42 59	36 93	440 38	103 85	66 75	50 39	11 47	14 [illegible]
37	28 13	61 02	43 53	37 79	448 64	104 28	66 91	50 79	11 70	15 [illegible]
38	29 10	62 33	44 51	38 68	457 15	104 73	67 09	51 21	11 95	15 [illegible]
39	30 13	63 70	45 53	39 61	465 91	105 20	67 29	51 69	12 24	16 [illegible]
40	31 23	65 12	46 59	40 60	474 98	105 71	67 51	52 19	12 58	16 [illegible]
41	32 38	66 59	47 69	41 63	484 31	105 96	67 77	52 74	12 89	17 [illegible]
42	33 63	68 11	48 86	42 71	493 95	106 27	68 06	53 34	13 28	17 [illegible]
43	34 95	69 70	50 07	43 86	503 85	106 60	68 38	54 02	13 73	18 [illegible]
44	36 35	71 34	51 34	45 08	514 06	106 96	68 76	54 74	14 23	19 [illegible]
45	37 83	73 07	52 67	46 36	524 55	107 49	69 17	55 25	14 81	20 [illegible]
46	39 42	74 84	54 07	47 71	535 32	107 83	69 65	55 83	15 47	21 [illegible]
47	41 12	76 69	55 54	49 16	546 39	108 21	70 18	56 59	16 24	22 [illegible]
48	42 92	78 62	57 08	50 69	557 72	108 64	70 78	57 45	17 10	24 [illegible]
49	44 86	80 62	58 69	52 30	569 31	109 11	71 45	58 49	18 06	25 [illegible]
50	46 91	82 69	60 40	54 03	581 13	109 65	72 20	59 46	19 15	27 [illegible]
51	49 09	84 85	62 19	55 86	593 19	110 26	73 04	60 64	20 36	29 [illegible]
52	51 42	87 09	64 08	.....	605 46	110 93	73 97	61 95	21 70	31 [illegible]
53	53 92	89 42	66 07	.....	617 90	111 68	75 08	63 40	23 20	34 [illegible]
54	56 50	91 84	68 18	.....	630 53	112 51	76 15	65 00	24 85	36 [illegible]
55	59 25	94 37	70 40	.....	643 31	113 43	77 43	66 78	26 70	39 [illegible]
56	62 20	97 00	72 75	.....	656 46	114 45	.....	.....	.....	.....
57	65 34	99 74	75 26	.....	669 16	115 60	.....	.....	.....	.....
58	68 71	102 63	77 93	.....	682 39	116 86	.....	.....	.....	.....
59	72 30	105 64	80 78	.....	695 59	118 28	.....	.....	.....	.....
60	76 14	108 80	83 82	.....	708 83	119 85	.....	.....	.....	.....

*If large amount is written all above $5,000 is reinsured.

*5 Year Term policies are convertible and renewable without medic[illegible] examination at premiums for advanced age. 10-Year Term policies a[illegible] convertible without re-examination during first five years.

For semi-annual rates multiply annual by .52.

For quarterly rates multiply annual by .265.

Largest Amount of Insurance it will write on a Single Life, $10,000. Premiums for each $1,000 Insurance (Nonparticipating) Adopted September 15, 1911.

LIFE.					ENDOWMENT. Continuous Annual Premiums				TERM.			
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	10 Years	15 Years	20 Years	5 Years Non-Renewable Convertible
$15 21	$37 26	$27 65	$22 96	$20 30	$ 91 02	$57 80	$41 61	$32 36	$10 56	$10 77	$11 03	$ 9 38
15 55	37 86	28 10	23 35	20 64	91 07	57 86	41 68	32 43	10 64	10 87	11 16	9 44
15 91	38 49	28 58	23 75	20 99	91 13	57 93	41 75	32 52	10 73	10 98	11 30	9 50
16 29	39 14	29 06	24 15	21 36	91 19	58 00	41 83	32 60	10 83	11 10	11 45	9 58
16 68	39 82	29 58	24 59	21 74	91 25	58 06	41 91	32 70	10 94	11 23	11 61	9 66
17 09	40 52	30 10	25 04	22 14	91 32	58 14	42 01	32 80	11 04	11 37	11 79	9 75
17 54	41 24	30 65	25 50	22 56	91 38	58 23	42 11	32 91	11 16	11 52	11 97	9 83
17 98	42 00	31 22	25 99	22 99	91 46	58 32	42 21	33 04	11 30	11 69	12 19	9 93
18 48	42 79	31 82	26 49	23 44	91 55	58 41	42 32	33 17	11 43	11 87	12 43	10 04
18 98	43 59	32 44	27 02	23 91	91 64	58 52	42 45	33 32	11 60	12 07	12 69	10 15
19 53	44 44	33 08	27 57	24 41	91 72	58 63	42 58	33 48	11 77	12 29	12 99	10 27
20 09	45 31	33 75	28 14	24 92	91 83	58 75	42 74	33 66	11 96	12 53	13 32	10 41
20 68	46 22	34 44	28 74	25 46	91 94	58 89	42 90	33 87	12 16	12 80	13 69	10 55
21 32	47 16	35 16	29 36	26 03	92 06	59 02	43 08	34 09	12 39	13 10	14 11	10 71
21 98	48 14	35 91	30 01	26 62	92 19	59 19	43 28	34 33	12 64	13 43	14 58	10 89
22 69	49 15	36 70	30 70	27 25	92 32	59 35	43 49	34 60	12 92	13 82	15 09	11 09
23 44	50 21	37 51	31 41	27 91	92 48	59 55	43 74	34 91	13 23	14 24	15 67	11 31
24 23	51 30	38 36	32 17	28 60	92 65	59 76	44 01	35 24	13 58	14 73	16 34	11 54
25 06	52 44	39 25	32 95	29 33	92 83	59 99	44 31	35 62	13 96	15 27	17 05	11 80
25 96	53 61	40 18	33 78	30 11	93 03	60 26	44 65	36 04	14 40	15 88	17 86	12 09
26 90	54 84	41 14	34 64	30 92	93 26	60 54	45 02	36 50	14 89	16 55	18 75	12 41
27 90	56 11	42 16	35 56	31 79	93 50	60 87	45 43	37 02	15 46	17 32	19 75	12 77
28 96	57 44	43 22	36 52	32 71	93 78	61 23	45 89	37 59	16 09	18 17	20 86	13 18
30 10	58 82	44 34	37 55	33 68	94 09	61 62	46 40	38 23	16 81	19 13	22 10	13 64
31 30	60 27	45 50	38 63	34 74	94 43	62 07	46 99	38 94	17 62	20 21	23 45	14 18
32 59	61 77	46 74	39 77	35 85	94 82	62 57	47 63	39 73	18 54	21 40	24 96	14 79
33 96	63 33	48 03	40 98	37 04	95 25	63 14	48 34	40 61	19 58	22 73	26 61	15 47
35 41	64 97	49 40	42 28	38 32	95 74	63 77	49 13	41 58	20 72	24 22	28 43	16 22
36 98	66 67	50 84	43 65	39 68	96 28	64 47	50 01	42 66	22 02	25 85	30 44	17 15
38 64	68 45	52 35	45 11	41 14	96 89	65 24	50 99	43 84	23 45	27 66	32 63	18 15
40 40	70 31	53 95	46 67	42 70	97 56	66 11	52 07	------	25 04	29 66	35 02	------
42 29	72 24	55 64	48 32	44 38	98 30	67 06	53 27	------	26 81	31 86	37 62	------
44 30	74 25	57 42	50 08	46 18	99 12	68 10	54 59	------	28 76	34 28	40 43	------
46 44	76 36	59 31	51 97	48 11	100 04	69 28	56 05	------	30 92	36 92	43 48	------
48 73	78 56	61 30	54 00	50 19	101 04	70 57	57 65	------	33 30	39 83	46 76	------
51 18	80 87	63 43	56 16	------	102 15	71 99	59 42	------	35 94	43 01	------	------
53 79	83 28	65 69	58 48	------	103 38	73 57	61 36	------	38 83	46 47	------	------
56 58	85 82	68 09	60 97	------	104 74	75 31	63 51	------	42 01	50 23	------	------
59 57	88 48	70 66	63 66	------	106 24	77 24	65 84	------	45 52	54 31	------	------
62 76	91 30	73 41	66 54	------	107 90	79 37	68 41	------	49 37	58 73	------	------

For one-half or one-quarter yearly premiums notes are taken for pro rata amount of annual premium with 6 per cent interest for the time of deferred payments.

LIFE ANNUITY RATES—MALES.

Age Last Birthday.	Price of $100 Annuity.			Annuity purchased by $1,000.			Age Last Birthday.	Price of $100 Annuity.			Annuity purchased by $1,000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.		$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
6	2310	$2335	2347	$43 30	$21 40	$10 60	46	1527	$1552	$1564	$65 50	$32 20	$16 0
7	2297	2322	2334	43 50	21 50	10 70	47	1498	1523	1535	66 80	32 80	16 3
8	2283	2308	2320	43 80	21 70	10 80	48	1467	1492	1504	68 20	33 50	16 6
9	2268	2293	2305	44 10	21 80	10 80	49	1436	1461	1473	69 60	34 20	17 0
10	2252	2277	2289	44 40	22 00	10 90	50	1405	1430	1442	71 20	35 00	17 3
11	2236	2261	2273	44 70	22 10	11 00	51	1373	1398	1410	72 80	35 80	17 7
12	2220	2245	2257	45 00	22 30	11 10	52	1340	1365	1377	74 60	36 60	18 1
13	2203	2228	2240	45 40	22 40	11 20	53	1307	1332	1344	76 50	37 50	18 6
14	2185	2210	2222	45 80	22 60	11 20	54	1274	1299	1311	78 50	38 50	19 1
15	2167	2192	2204	46 10	22 80	11 30	55	1240	1265	1277	80 60	39 50	19 6
16	2149	2174	2186	46 50	23 00	11 40	56	1206	1231	1243	82 90	40 60	20 1
17	2130	2155	2167	46 90	23 20	11 50	57	1171	1196	1208	85 40	41 80	20 7
18	2112	2137	2149	47 30	23 40	11 60	58	1136	1161	1173	88 00	43 10	21 3
19	2094	2119	2131	47 80	23 60	11 70	59	1101	1126	1138	90 80	44 40	22 0
20	2076	2101	2113	48 20	23 80	11 80	60	1066	1091	1103	93 80	45 80	22 7
21	2064	2089	2101	48 40	23 90	11 90	61	1031	1056	1068	97 00	47 30	23 4
22	2051	2076	2088	48 80	24 10	12 00	62	995	1020	1032	100 50	49 00	24 3
23	2037	2062	2074	49 10	24 20	12 00	63	959	984	996	104 30	50 80	25 2
24	2023	2048	2060	49 40	24 40	12 10	64	923	948	960	108 30	52 70	26 1
25	2007	2032	2044	49 80	24 60	12 20	65	888	913	925	112 60	54 80	27 1
26	1990	2015	2027	50 20	24 80	12 30	66	856	881	893	116 80	56 70	28 1
27	1973	1998	2010	50 70	25 00	12 40	67	825	850	862	121 20	58 80	29 2
28	1955	1980	1992	51 10	25 20	12 50	68	796	821	833	125 60	60 90	30 3
29	1937	1962	1974	51 60	25 50	12 70	69	768	793	805	130 20	63 00	31 5
30	1918	1943	1955	52 10	25 70	12 80	70	742	767	779	134 80	65 20	32 5
31	1898	1923	1935	52 70	26 00	12 90	71	717	742	754	139 50	67 40	33 7
32	1878	1903	1915	53 20	26 30	13 00	72	694	719	731	144 10	69 50	34 8
33	1857	1882	1894	53 80	26 60	13 20	73	671	696	708	149 00	71 80	35 9
34	1835	1860	1872	54 50	26 90	13 30	74	650	675	687	153 80	74 10	36 9
35	1813	1838	1850	55 20	27 20	13 50	75	630	655	667	158 70	76 30	37 9
36	1791	1816	1828	55 80	27 50	13 70	76	610	635	647	163 90	78 70	38 9
37	1767	1792	1804	56 60	27 90	13 90	77	592	617	629	168 90	81 00	39 9
38	1743	1768	1780	57 40	28 30	14 00	78	574	599	611	174 20	83 50	40 9
39	1718	1743	1755	58 20	28 70	14 20	79	558	583	595	179 20	85 80	42 0
40	1693	1718	1730	59 10	29 10	14 40	80	543	568	580	184 20	88 00	43 0
41	1667	1692	1704	60 00	29 50	14 70	81	528	553	565	189 40	90 40	44 1
42	1640	1665	1677	61 00	30 00	14 90	82	513	538	550	194 90	92 90	45 3
43	1613	1638	1650	62 00	30 50	15 10	83	498	523	535	200 80	95 60	46 6
44	1585	1610	1622	63 10	31 10	15 40	84	483	508	520	207 00	98 40	48 0
45	1556	1581	1593	64 30	31 60	15 70	85	468	493	505	213 70	101 40	49 5

NOTE.—For ages older than 85 the rates are the same as for age 85. Pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—FEMALES.

Age Last Birthday.	Price of $100 Annuity. $100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annuity purchased by $1,000. Annual Payment.	Semi-Annual Payment.	Quarterly Payment.	Age Last Birthday.	Price of $100 Annuity. $100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annuity purchased by $1000. Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
6	2377	$2402	2414	$42 10	$20 80	$10 40	46	1666	$1691	$1703	$60 00	$29 60	$14 70
7	2366	2391	2403	42 30	20 90	10 40	47	1637	1662	1674	61 10	30 10	14 90
8	2355	2380	2392	42 50	21 00	10 40	48	1607	1632	1644	62 20	30 60	15 20
9	2343	2368	2380	42 70	21 10	10 50	49	1576	1601	1613	63 40	31 20	15 50
10	2330	2355	2367	42 90	21 20	10 60	50	1544	1569	1581	64 80	31 90	15 80
11	2317	2342	2354	43 20	21 30	10 60	51	1511	1536	1548	66 20	32 50	16 10
12	2304	2329	2341	43 40	21 50	10 70	52	1478	1503	1515	67 70	33 30	16 50
13	2290	2315	2327	43 70	21 60	10 70	53	1444	1469	1481	69 20	34 00	16 90
14	2276	2301	2313	43 90	21 70	10 80	54	1409	1434	1446	71 00	34 90	17 30
15	2261	2286	2298	44 20	21 90	10 90	55	1374	1399	1411	72 80	35 70	17 70
16	2246	2271	2283	44 50	22 00	10 90	56	1338	1363	1375	74 70	36 70	18 20
17	2231	2256	2268	44 80	22 20	11 00	57	1301	1324	1338	76 90	37 70	18 70
18	2217	2242	2254	45 10	22 30	11 10	58	1264	1289	1301	79 10	38 80	19 20
19	2203	2228	2240	45 40	22 40	11 10	59	1227	1252	1264	81 50	39 90	19 80
20	2190	2215	2227	45 70	22 60	11 20	60	1189	1214	1226	84 10	41 20	20 40
21	2175	2200	2212	46 00	22 70	11 30	61	1151	1176	1188	86 90	42 50	21 00
22	2160	2185	2197	46 30	22 90	11 40	62	1113	1138	1150	89 80	43 90	21 70
23	2145	2170	2182	46 60	23 00	11 50	63	1075	1100	1112	93 00	45 40	22 50
24	2129	2154	2166	47 00	23 20	11 50	64	1037	1062	1074	96 40	47 10	23 30
25	2113	2138	2150	47 30	23 40	11 60	65	1000	1025	1037	100 00	48 80	24 10
26	2096	2121	2133	47 70	23 60	11 70	66	963	988	1000	103 80	50 60	25 00
27	2079	2104	2116	48 10	23 80	11 80	67	928	953	965	107 80	52 50	25 90
28	2061	2086	2098	48 50	24 00	11 90	68	893	918	930	112 00	54 50	26 90
29	2043	2068	2080	48 90	24 20	12 00	69	860	885	897	116 30	56 50	27 90
30	2025	2050	2062	49 40	24 40	12 10	70	828	853	865	120 80	58 60	28 90
31	2006	2031	2043	49 80	24 60	12 20	71	797	822	834	125 50	60 80	30 00
32	1987	2012	2024	50 30	24 80	12 30	72	768	793	805	130 20	63 00	31 00
33	1968	1993	2005	50 80	25 10	12 50	73	740	765	777	135 10	65 40	32 20
34	1949	1974	1986	51 30	25 30	12 60	74	714	739	751	140 10	67 70	33 30
35	1929	1954	1966	51 80	25 60	12 70	75	690	715	727	144 90	69 90	34 40
36	1909	1934	1946	52 40	25 80	12 80	76	668	693	705	149 70	72 10	35 40
37	1889	1914	1926	52 90	26 10	13 0	77	647	672	684	154 60	74 40	36 50
38	1867	1892	1904	53 60	26 40	13 10	78	628	653	665	159 20	76 60	37 60
39	1845	1870	1882	54 20	26 70	13 30	79	610	635	647	163 90	78 70	38 60
40	1822	1847	1859	54 90	27 10	13 40	80	592	617	629	168 90	81 00	39 70
41	1798	1823	1835	55 60	27 40	13 60	81	574	599	611	174 20	82 50	40 90
42	1774	1799	1811	56 40	27 80	13 80	82	556	581	593	179 90	86 10	42 10
43	1748	1773	1785	57 20	28 20	14 00	83	538	563	575	185 90	88 80	43 40
44	1722	1747	1759	58 10	28 60	14 20	84	520	545	557	192 30	91 70	44 80
45	1694	1719	1731	59 00	29 10	14 40	85	502	527	539	199 20	94 90	46 30

NOTE.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will write on a Single Life, $10,000.
Premiums for Each $1,000 Insurance (Participating).
Adopted April 1, 1912.

Age at Issue.	LIFE.					ENDOWMENT. Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.
20	$18 10	$42 40	$32 19	$27 45	$325 68	$101 38	$64 56	$47 79
21	18 50	43 08	32 71	27 90	330 75	101 47	64 72	47 92
22	18 91	43 79	33 25	28 36	335 99	101 57	64 88	48 06
23	19 35	44 52	33 81	28 84	341 41	101 66	65 05	48 20
24	19 82	45 27	34 39	29 34	347 03	101 76	65 22	48 35
25	20 30	46 06	34 99	29 86	352 83	101 86	65 40	48 51
26	20 81	46 87	35 61	30 40	358 87	101 97	65 58	48 68
27	21 35	47 71	36 26	30 96	365 11	102 07	65 77	48 85
28	21 91	48 59	36 93	31 55	371 57	102 18	65 97	49 03
29	22 51	49 49	37 63	32 15	378 26	102 31	66 17	49 22
30	23 14	50 43	38 36	32 78	385 17	102 45	66 38	49 43
31	23 80	51 42	39 12	33 45	392 32	102 59	66 61	49 66
32	24 50	52 44	39 92	34 15	399 73	102 74	66 84	49 90
33	25 23	53 50	40 74	34 88	407 39	102 90	67 09	50 16
34	26 01	54 60	41 60	35 64	415 31	103 06	67 35	50 43
35	26 84	55 74	42 49	36 43	423 49	103 24	67 62	50 75
36	27 69	56 93	43 43	37 26	431 95	103 44	67 93	51 08
37	28 59	58 16	44 41	38 13	440 69	103 66	68 25	51 45
38	29 54	59 44	45 43	39 03	449 71	103 89	68 60	51 85
39	30 55	60 77	46 49	39 98	459 01	104 13	68 97	52 28
40	31 62	62 15	47 59	40 97	468 61	104 38	69 37	52 75
41	32 75	63 59	48 74	42 03	478 51	104 70	69 82	53 28
42	33 95	65 08	49 94	43 15	488 71	105 03	70 30	53 86
43	35 23	66 64	51 20	44 32	499 22	105 38	70 83	54 49
44	36 60	68 25	52 52	45 56	510 04	105 78	71 40	55 19
45	38 04	69 93	53 90	46 86	521 16	106 21	72 03	55 96
46	39 59	71 68	55 38	48 25	532 58	106 68	72 74	56 79
47	41 23	73 51	56 93	49 71	544 30	107 24	73 50	57 71
48	42 98	75 41	58 55	51 26	556 31	107 83	74 35	58 72
49	44 84	77 39	60 25	52 91	568 60	108 48	75 27	59 84
50	46 82	79 44	62 04	54 66	581 14	109 18	76 27	61 07
51	48 93	81 57	63 91	56 51	593 92	109 98	77 33	62 39
52	51 18	83 79	65 86	58 49	606 91	110 85	78 49	63 86
53	53 58	86 10	67 91	60 60	620 10	111 80	79 77	65 47
54	56 14	88 50	70 07	62 85	633 49	112 84	81 17	67 25
55	58 86	91 01	72 34	65 25	647 03	113 98	82 72	69 20
56	61 70	93 53	74 70	67 68	660 73	115 12	84 37	71 30
57	64 73	96 10	77 17	70 29	674 54	116 29	86 13	73 57
58	67 97	98 75	79 76	73 11	688 45	117 50	88 00	76 02
59	71 38	101 48	82 48	76 15	702 45	118 71	90 07	78 6[illegible]
60	74 90	104 25	85 37	79 31	716 48	120 16	92 29	81 56

For semi-annual rates multiply annual by 1.04 and divide by 2.
For quarterly rates multiply annual by 1.06 and divide by 4.

Largest Amount of Insurance it will write on a Single Life, $10,000.
Premiums for each $1,000 Insurance (Nonparticipating).
Adopted April 1, 1912.

Age	LIFE.					ENDOWMENT. Continuous Annual Premiums.			20-Payment Life Premium Reduction (Annual Addition Option)	TERM.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.		5 Years.	10 Years.
20	$14 77	$37 35	$27 80	$23 00	$299 97	$92 86	$58 17	$42 03	$30 25	$ 9 05	$ 9 22
21	15 09	37 95	28 25	23 37	304 64	92 94	58 25	42 10	30 76	9 11	9 29
22	15 43	38 57	28 71	23 76	309 47	93 03	58 33	42 17	31 28	9 17	9 37
23	15 79	39 21	29 19	24 16	314 45	93 12	58 41	42 25	31 82	9 24	9 45
24	16 17	39 88	29 69	24 58	319 64	93 21	58 49	42 33	32 39	9 31	9 54
25	16 56	40 57	30 21	25 01	324 98	93 30	58 59	42 42	32 98	9 39	9 63
26	16 98	41 28	30 75	25 47	330 54	93 40	58 68	42 51	33 58	9 48	9 74
27	17 42	42 03	31 31	25 94	336 29	93 50	58 78	42 61	34 22	9 57	9 85
28	17 88	42 80	31 89	26 43	342 24	93 60	58 89	42 72	34 87	9 67	9 97
29	18 36	43 60	32 50	26 93	348 39	93 71	59 00	42 83	35 55	9 78	10 10
30	18 88	44 42	33 12	27 46	354 76	93 84	59 12	42 96	36 25	9 89	10 24
31	19 42	45 29	33 78	28 03	361 35	93 97	59 25	43 11	37 00	10 02	10 41
32	19 99	46 19	34 47	28 61	368 17	94 11	59 39	43 27	37 77	10 16	10 58
33	20 59	47 12	35 18	29 22	375 23	94 25	59 54	43 44	38 57	10 31	10 77
34	21 22	48 09	35 92	29 86	382 52	94 40	59 70	43 63	39 40	10 47	10 98
35	21 90	49 10	36 69	30 52	390 06	94 57	59 88	43 84	40 26	10 65	11 22
36	22 62	50 15	37 51	31 21	397 85	94 75	60 07	44 08	41 16	10 86	11 47
37	23 38	51 23	38 35	31 94	405 90	94 95	60 29	44 34	42 69	11 08	11 76
38	24 19	52 26	39 23	32 70	414 20	95 16	60 52	44 63	43 06	11 32	12 08
39	25 05	53 53	40 14	33 49	422 77	95 38	60 78	44 94	44 07	11 58	12 44
40	25 96	54 74	41 09	34 32	431 62	95 62	61 06	45 29	45 12	11 88	12 85
41	26 93	56 01	42 09	35 21	440 74	95 90	61 38	45 69	46 23	12 21	13 32
42	27 95	57 33	43 13	36 14	450 13	96 21	61 73	46 13	47 39	12 58	13 85
43	29 04	58 70	44 22	37 13	459 81	96 54	62 12	46 62	48 60	13 01	14 45
44	30 20	60 12	45 35	38 16	469 77	96 89	62 55	47 16	49 87	13 48	15 12
45	31 44	61 59	46 55	39 26	480 01	97 28	63 03	47 76	51 19	14 04	15 88
46	32 75	63 14	47 82	40 42	490 53	97 72	63 57	48 41	52 58	14 67	16 75
47	34 16	64 75	49 16	41 64	501 33	98 23	64 16	49 13	54 04	15 40	17 73
48	35 65	66 43	50 56	42 94	512 39	98 78	64 82	49 93	55 58	16 22	18 82
49	37 24	68 17	52 03	44 32	523 71	99 37	65 55	50 82	57 19	17 14	20 02
50	38 94	69 97	53 57	45 79	535 26	100 01	66 34	51 80	58 88	18 17	21 37
51	40 75	71 85	55 18	47 34	547 03	100 74	67 18	52 86	60 66	19 31	22 86
52	42 67	73 81	56 87	49 00	558 99	101 54	68 11	54 03	62 54	20 59	24 52
53	44 73	75 84	58 64	50 76	571 15	102 41	69 13	55 32	64 53	22 01	26 36
54	46 92	77 96	60 50	52 65	583 47	103 36	70 27	56 75	66 64	23 58	28 39
55	49 26	80 17	62 47	54 66	595 95	104 40	71 52	58 33	68 87	25 33	30 64
56	51 70	82 38	64 51	56 73	608 56	105 45	72 86	60 03	.....	.....	.....
57	54 30	84 65	66 64	58 88	621 29	106 52	74 29	61 86	.....	.....	.....
58	57 10	86 98	68 87	61 25	634 10	107 63	75 81	63 84	.....	.....	.....
59	60 03	89 39	71 23	63 79	646 99	108 73	77 50	65 99	.....	.....	.....
60	63 08	91 83	73 71	66 44	659 93	110 06	79 32	68 32	.....	.....	.....

For semi-annual rates multiply annual by 1.04 and divide by 2.
For quarterly rates multiply annual by 1.06 and divide by 4.

Largest Amount of Insurance it will write on a Single Life, *$10,000
Premiums for Each $1,000 Insurance (Participating).
Adopted June, 1907.

Age at Issue.	LIFE.					ENDOWMENT Continuous Annual Premiums.					10 Year Renewable Term.
	Continuous Annual Premiums.	10 Annual Premiums	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	
20	$19 00	$43 80	$32 95	$27 55	$341 95	$105 80	$67 05	$48 05	$39 25	$32 40	$12 [illegible]
21	19 40	44 50	33 45	27 95	347 30	105 85	67 15	48 10	39 35	32 50	12 [illegible]
22	19 80	45 25	33 95	28 40	352 80	105 90	67 30	48 15	39 50	32 65	12 [illegible]
23	20 25	46 00	34 50	28 90	358 50	106 00	67 45	48 25	39 60	32 80	13 [illegible]
24	20 70	46 75	35 10	29 40	364 40	106 10	67 60	48 30	39 75	32 95	13 [illegible]
25	21 15	47 50	35 75	29 95	370 50	106 20	67 75	48 40	39 90	33 15	14 [illegible]
26	21 65	48 30	36 40	30 50	376 80	106 35	67 90	48 50	40 05	33 30	14 [illegible]
27	22 20	49 15	37 05	31 05	383 35	106 45	68 05	48 65	40 20	33 50	14 [illegible]
28	22 75	50 05	37 70	31 65	390 15	106 55	68 25	48 80	40 40	33 75	15 [illegible]
29	23 30	51 00	38 40	32 25	397 15	106 70	68 45	48 95	40 60	34 00	15 [illegible]
30	23 90	52 00	39 15	32 85	404 40	106 85	68 65	49 15	40 80	34 25	16 [illegible]
31	24 55	53 00	39 90	33 50	411 95	107 00	68 85	49 35	41 05	34 55	16 [illegible]
32	25 25	54 05	40 70	34 20	419 70	107 15	69 05	49 55	41 30	34 85	17 [illegible]
33	26 00	55 10	41 55	34 95	427 75	107 30	69 25	49 75	41 55	35 20	17 [illegible]
34	26 80	56 20	42 45	35 75	436 05	107 50	69 50	50 00	41 85	35 55	18 [illegible]
35	27 65	57 30	43 35	36 60	444 65	107 70	69 75	50 25	42 20	35 95	19 [illegible]
36	28 55	58 45	44 30	37 45	453 55	107 90	70 05	50 50	42 60	36 40	19 [illegible]
37	29 50	59 65	45 30	38 35	462 70	108 15	70 35	50 80	43 00	36 90	20 [illegible]
38	30 45	60 90	46 30	39 25	472 20	108 40	70 65	51 15	43 45	37 45	21 [illegible]
39	31 45	62 25	47 30	40 20	481 95	108 65	70 95	51 55	43 95	38 05	22 [illegible]
40	32 45	63 70	48 35	41 20	492 05	108 95	71 30	52 00	44 50	38 70	22 [illegible]
41	33 50	65 20	49 45	42 20	502 45	109 30	71 70	52 45	45 10	39 45	23 [illegible]
42	34 65	66 75	50 60	43 25	513 15	109 65	72 20	52 95	45 75	40 30	24 [illegible]
43	35 90	68 35	51 80	44 40	524 15	110 05	72 80	53 50	46 45	41 20	25 [illegible]
44	37 30	69 95	53 10	45 65	535 55	110 50	73 45	54 10	47 20	42 15	26 [illegible]
45	38 85	71 60	54 55	47 00	547 20	110 95	74 20	54 80	48 05	43 15	28 [illegible]
46	40 50	73 35	56 05	48 45	559 20	111 45	75 00	55 60	49 00	44 25	29 [illegible]
47	42 25	75 20	57 60	50 00	571 50	112 00	75 80	56 50	50 10	45 50	30 [illegible]
48	44 10	77 15	59 25	51 60	584 15	112 65	76 60	57 50	51 40	46 90	32 [illegible]
49	46 00	79 25	61 00	53 25	597 00	113 40	77 40	58 60	52 90	48 45	33 [illegible]
50	47 95	81 55	62 80	54 95	610 20	114 25	78 25	59 80	54 60	50 15	35 [illegible]
51	50 00	84 00	64 70	56 70	623 60	115 15	79 20	61 10	.....	.....	36 [illegible]
52	52 20	86 55	66 75	58 55	637 25	116 10	80 30	62 50	.....	.....	38 [illegible]
53	54 60	89 15	68 95	60 60	651 10	117 15	81 60	64 05	.....	.....	40 [illegible]
54	57 20	91 75	71 30	62 90	665 15	118 35	83 15	65 80	.....	.....	42 [illegible]
55	60 00	94 35	73 85	65 50	679 40	119 65	84 90	67 80	.....	.....	44 [illegible]
56	63 00	96 95	76 60	68 30	693 75	121 05	.....	.....	.....	.....	48 [illegible]
57	66 20	99 55	79 55	71 25	708 25	122 60	.....	.....	.....	.....	51 [illegible]
58	69 65	102 20	82 75	74 30	722 65	124 30	.....	.....	.....	.....	55 [illegible]
59	73 35	104 95	86 25	77 50	737 55	126 20	.....	.....	.....	.....	58 [illegible]
60	77 30	107 85	90 00	80 80	752 30	128 30	.....	.....	.....	.....	61 [illegible]
61	81 45	110 95	93 90	84 30	.....	130 60	.....	.....	.....	.....	

*If larger amount is written all above $7,500 is reinsured.
For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, *$10,000
Premiums for Each $1,000 Insurance (Nonparticipating).
Adopted June, 1907.

	LIFE.					ENDOWMENT. Continuous Annual Premiums.					
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	7 Year Renewable Term.
[illegible]	$15 85	$37 80	$28 05	$23 30	$313 50	$94 90	$59 70	$43 30	$33 10	$27 00	$ 9 40
[illegible]	16 20	38 40	28 50	23 65	318 35	94 95	59 75	43 35	33 20	27 10	9 45
[illegible]	16 55	39 00	28 95	24 05	323 40	95 00	59 80	43 40	33 30	27 20	9 50
[illegible]	16 90	39 65	29 40	24 45	328 60	95 00	59 90	43 45	33 40	27 30	9 55
[illegible]	17 30	40 30	29 90	24 85	334 00	95 05	59 95	43 50	33 50	27 40	9 65
[illegible]	17 70	40 95	30 40	25 25	339 60	95 10	60 00	43 55	33 60	27 50	9 75
[illegible]	18 15	41 65	30 95	25 70	345 40	95 10	60 10	43 60	33 70	27 65	9 85
[illegible]	18 60	42 40	31 50	26 15	351 40	95 15	60 15	43 65	33 80	27 80	9 95
[illegible]	19 05	43 15	32 05	26 65	357 65	95 20	60 25	43 75	33 95	27 95	10 05
[illegible]	19 55	43 95	32 65	27 15	364 05	95 30	60 35	43 85	34 10	28 15	10 15
[illegible]	20 10	44 75	33 25	27 70	370 70	95 35	60 45	43 95	34 25	28 35	10 25
[illegible]	20 65	45 60	33 90	28 25	377 60	95 40	60 55	44 05	34 45	28 60	10 40
[illegible]	21 25	46 50	34 55	28 80	384 75	95 45	60 70	44 15	34 65	28 85	10 55
[illegible]	21 85	47 40	35 25	29 40	392 10	95 55	60 85	44 30	34 85	29 10	10 70
[illegible]	22 50	48 30	35 95	30 00	399 75	95 60	61 00	44 45	35 10	29 40	10 90
[illegible]	23 20	49 25	36 70	30 65	407 60	95 70	61 15	44 60	35 35	29 75	11 10
[illegible]	23 95	50 30	37 45	31 30	415 75	95 80	61 30	44 80	35 65	30 15	11 30
[illegible]	24 70	51 35	38 25	32 00	424 15	95 90	61 50	45 00	35 95	30 55	11 55
[illegible]	25 50	52 45	39 10	32 75	432 85	96 05	61 70	45 25	36 30	31 00	11 80
[illegible]	26 35	53 60	40 00	33 50	441 80	96 15	61 95	45 50	36 70	31 50	12 10
[illegible]	27 25	54 75	40 90	34 30	451 05	96 30	62 20	45 80	37 15	32 05	12 45
[illegible]	28 25	55 95	41 85	35 15	460 55	96 50	62 50	46 15	37 65	32 65	12 80
[illegible]	29 30	57 25	42 85	36 05	470 40	96 70	62 85	46 50	38 20	33 30	13 25
[illegible]	30 40	58 55	43 90	37 00	480 50	96 90	63 20	46 90	38 80	34 05	13 75
[illegible]	31 60	59 90	45 00	38 00	490 90	97 15	63 60	47 35	39 45	34 95	14 30
[illegible]	32 85	61 35	46 15	39 05	501 60	97 45	64 05	47 90	40 20	35 95	14 95
[illegible]	34 15	62 85	47 30	40 15	512 60	97 80	64 55	48 45	41 05	37 00	15 70
[illegible]	35 55	64 40	48 60	41 35	523 90	98 20	65 15	49 10	41 95	38 10	16 55
[illegible]	37 05	66 00	49 95	42 65	535 45	98 65	65 80	49 85	42 95	39 30	17 50
[illegible]	38 65	67 65	51 35	44 00	547 25	99 20	66 50	50 70	44 05	40 60	18 60
[illegible]	40 40	69 40	52 80	45 40	559 35	99 85	67 30	51 60	45 30	42 00	19 80
[illegible]	42 20	71 20	54 35	46 90	571 65	100 55	68 15	52 60	.....	.....	21 20
[illegible]	44 15	73 10	56 00	48 50	584 15	101 30	69 10	53 75	.....	.....	22 75
[illegible]	46 25	75 05	57 75	50 25	596 85	102 15	70 20	55 00	.....	.....	24 45
[illegible]	48 45	77 10	59 60	52 10	609 75	103 10	71 40	56 40	.....	.....	26 40
[illegible]	50 80	79 25	61 55	54 05	622 75	104 15	72 70	57 95	.....	.....	28 55
[illegible]	53 35	81 50	63 60	56 15	635 95	105 30	74 15	59 65	.....	.....	30 95
[illegible]	56 05	83 85	65 75	58 45	649 25	106 55	75 75	61 50	.....	.....	33 60
[illegible]	58 90	86 30	68 10	60 95	662 65	107 95	77 55	63 55	.....	.....	36 55
[illegible]	61 95	88 90	70 60	63 65	676 10	109 50	79 50	65 80	.....	.....	39 65
[illegible]	65 25	91 65	73 25	66 65	689 60	111 20	81 65	68 30	.....	.....	43 45

*If larger amount is written all above $7,500 is reinsured.
For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Age at Issue.	5-YEAR TERM.							10-YEAR TERM.						
	ac Germania.	ad Mutual Benefit.	ac New York Life.	aaf Penn Mutual	ace Provident Life and Trust.	aae Security Mutual.	aaf Union Central.	ac Germania.	ac New York Life.	ace Provident Life and Trust.	aae Security Mutual.	aaf Union Central.
20	.....	.....	.....	.....	$10 70	.....	.....	.....	.....	$10 86	.....	.....
21	$11 19	$11 25	$11 46	$10 81	10 77	$11 18	$11 23	$11 40	$11 62	10 95	$11 39	$11 41
22	11 28	11 34	11 58	10 89	10 84	11 26	11 30	11 48	11 75	11 03	11 47	11 49
23	11 35	11 43	11 70	10 96	10 91	11 34	11 37	11 59	11 89	11 13	11 58	11 [illegible]
24	11 44	11 50	11 83	11 05	10 99	11 43	11 45	11 69	12 03	11 23	11 68	11 [illegible]
25	11 54	11 60	11 97	11 14	11 09	11 53	11 54	11 80	12 18	11 34	11 79	11 [illegible]
26	11 64	11 70	12 12	11 24	11 19	11 63	11 64	11 92	12 35	11 45	11 91	11 [illegible]
27	11 75	11 81	12 27	11 34	11 28	11 74	11 73	12 05	12 52	11 58	12 04	12 [illegible]
28	11 86	11 92	12 43	11 45	11 40	11 85	11 84	12 19	12 71	11 72	12 19	12 [illegible]
29	11 99	12 06	12 61	11 58	11 52	11 98	11 96	12 35	12 91	11 86	12 33	12 [illegible]
30	12 12	12 19	12 80	11 70	11 65	12 11	12 08	12 53	13 12	12 03	12 51	12 [illegible]
31	12 27	12 33	13 00	11 84	11 79	12 26	12 22	12 72	13 36	12 21	12 70	12 [illegible]
32	12 43	12 49	13 22	12 00	11 94	12 42	12 37	12 92	13 61	12 40	12 90	12 [illegible]
33	12 60	12 68	13 45	12 17	12 11	12 59	12 53	13 14	13 88	12 61	13 12	13 [illegible]
34	12 80	12 87	13 71	12 36	12 29	12 78	12 70	13 38	14 18	12 85	13 37	13 [illegible]
35	13 01	13 08	13 98	12 56	12 50	13 00	12 91	13 66	14 50	13 10	13 63	13 [illegible]
36	13 24	13 31	14 28	12 78	12 73	13 24	13 12	13 96	14 85	13 40	13 94	13 77
37	13 50	13 57	14 60	13 03	12 98	13 50	13 36	14 30	15 24	13 72	14 27	14 [illegible]
38	13 79	13 86	14 95	13 31	13 24	13 77	13 62	14 67	15 66	14 08	14 65	14 [illegible]
39	14 09	14 17	15 33	13 61	13 54	14 08	13 90	15 09	16 13	14 48	15 06	14 [illegible]
40	14 44	14 52	15 75	13 94	13 87	14 43	14 23	15 56	16 65	14 94	15 54	15 [illegible]
41	14 82	14 90	16 20	14 31	14 24	14 81	14 58	16 10	17 22	15 44	16 07	15 [illegible]
42	15 25	15 35	16 70	14 73	14 66	15 24	14 98	16 70	17 87	16 02	16 68	16 [illegible]
43	15 75	15 83	17 26	15 20	15 13	15 73	15 43	17 40	18 59	16 69	17 36	16 [illegible]
44	16 30	16 39	17 88	15 74	15 65	16 28	15 94	18 18	19 39	17 43	18 13	17 [illegible]
45	16 94	17 03	18 57	16 35	16 27	16 92	16 54	19 05	20 28	18 27	19 01	18 [illegible]
46	17 66	17 76	19 35	17 05	16 97	17 65	17 21	20 05	21 27	19 22	20 00	19 [illegible]
47	18 49	18 59	20 23	17 85	17 75	18 47	17 97	21 17	22 38	20 30	21 13	20 [illegible]
48	19 43	19 54	21 21	18 76	18 66	19 42	18 85	22 42	23 61	21 49	22 37	21 [illegible]
49	20 50	20 61	22 30	19 80	19 68	20 48	19 83	23 82	24 97	22 83	23 77	22 [illegible]
50	21 69	21 82	23 51	20 94	20 83	21 67	20 94	25 38	26 47	24 32	25 32	24 [illegible]
51	.....	23 16	24 85	22 23	22 11	23 00	22 17	.....	28 13	25 97	27 06	25 [illegible]
52	.....	24 67	26 33	23 66	23 53	24 48	23 54	.....	29 96	27 80	28 97	27 [illegible]
53	.....	26 32	27 97	25 26	25 12	26 13	25 07	.....	31 97	29 82	31 07	29 [illegible]
54	.....	28 18	29 77	27 03	26 88	27 96	26 77	.....	34 17	32 06	33 40	31 [illegible]
55	.....	30 22	31 76	28 99	28 84	30 00	28 66	.....	36 60	34 54	35 98	34 [illegible]
56	.....	32 50	33 94	31 18	31 01	32 26	30 75	.....	.....	37 27	38 87	36 [illegible]
57	.....	35 02	36 35	33 59	33 40	34 75	33 06	.....	.....	40 26	41 99	39 [illegible]
58	.....	37 81	38 99	36 26	36 05	37 50	35 61	.....	.....	43 57	45 44	42 [illegible]
59	.....	40 89	41 90	39 20	38 98	40 55	38 43	.....	.....	47 21	49 23	46 [illegible]
60	.....	44 28	45 09	42 45	42 21	43 91	41 55	.....	.....	51 20	53 39	50 [illegible]
61	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

a Participating. f Not Renewable.
c Without medical examination convertible into Life or Endowment policy.
d Convertible during first four years into Life or Endowment Policy without medical examination.
e Renewable without medical examination at end of period at the premium for the advanced age as Participating.—Convertible within five years.
For term rates of companies not given above, see premium tables on other pages.

Age at Issue.	15-YEAR TERM.					20-YEAR TERM.			
	ac New York Life.	bb Penn Mutual.	ace Provident Life and Trust	aae Security Mutual.	aaf Union Central.	ac New York Life.	ace Provident Life and Trust.	aae Security Mutual.	aaf Union Central.
[illegible]	.....	.....	$11 07	.....	.....	.....	$11 83	.....	.....
[illegible]	$11 81	$11 23	11 17	$11 57	$11 62	$12 05	11 44	$11 85	$11 88
[illegible]	11 96	11 34	11 27	11 67	11 72	12 22	11 58	11 99	12 01
[illegible]	12 11	11 45	11 38	11 79	11 83	12 39	11 72	12 14	12 15
[illegible]	12 27	11 58	11 51	11 92	11 95	12 58	11 87	12 30	12 30
[illegible]	12 45	11 72	11 65	12 06	12 08	12 79	12 04	12 47	12 46
[illegible]	12 63	11 86	11 79	12 21	12 22	13 01	12 22	12 66	12 64
[illegible]	12 84	12 01	11 94	12 37	12 37	13 25	12 42	12 86	12 82
[illegible]	13 05	12 19	12 12	12 56	12 54	13 51	12 64	13 09	13 04
[illegible]	13 29	12 39	12 31	12 75	12 72	13 80	12 88	13 35	13 28
[illegible]	13 54	12 60	12 52	12 96	12 92	14 11	13 16	13 63	13 54
[illegible]	13 82	12 82	12 74	13 20	13 13	14 46	13 47	13 95	13 84
[illegible]	14 12	13 08	12 99	13 46	13 38	14 84	13 82	14 31	14 17
[illegible]	14 45	13 37	13 27	13 75	13 65	15 26	14 20	14 70	14 54
[illegible]	14 81	13 68	13 58	14 07	13 95	15 72	14 63	15 15	14 96
[illegible]	15 21	14 04	13 93	14 43	14 28	16 24	15 12	15 66	15 43
[illegible]	15 65	14 43	14 34	14 85	14 67	16 81	15 65	16 21	15 94
[illegible]	16 14	14 88	14 77	15 30	15 09	17 44	16 25	16 83	16 52
[illegible]	16 69	15 40	15 26	15 82	15 58	18 14	16 94	17 53	17 18
[illegible]	17 29	15 96	15 83	16 40	16 12	18 90	17 68	18 31	17 90
[illegible]	17 96	16 60	16 46	17 05	16 73	19 76	18 52	19 18	18 71
[illegible]	18 70	17 32	17 16	17 78	17 40	20 69	19 45	20 14	19 60
[illegible]	19 53	18 13	17 96	18 60	18 17	21 73	20 48	21 21	20 60
[illegible]	20 44	19 03	18 84	19 52	19 02	22 87	21 63	22 40	21 71
[illegible]	21 46	20 03	19 84	20 55	19 98	24 13	22 92	23 74	22 95
[illegible]	22 58	21 17	20 96	21 71	21 06	25 52	24 32	25 19	24 30
[illegible]	23 83	22 43	22 19	22 98	22 25	.....	25 89	26 81	25 81
[illegible]	25 20	23 83	23 58	24 42	23 58	.....	27 59	28 58	27 46
[illegible]	26 72	25 38	25 12	26 01	25 07	.....	29 48	30 54	29 28
[illegible]	28 40	27 10	26 81	27 77	26 70	.....	31 57	32 70	31 29
[illegible]	20 23	29 01	28 69	29 71	28 51	.....	33 84	35 05	33 48
[illegible]	.....	31 11	30 76	31 86	30 51	.....	36 32	37 61	.....
[illegible]	.....	33 42	33 04	34 22	32 71	.....	39 02	40 41	.....
[illegible]	.....	35 95	35 55	36 82	35 13	.....	41 93	43 43	.....
[illegible]	.....	38 74	38 29	39 66	37 77	.....	45 09	46 70	.....
[illegible]	.....	41 79	41 30	42 78	40 67	.....	48 50	50 23	.....
[illegible]	.....	45 14	44 60	46 20	.....	.....	52 15	54 01	.....
[illegible]	.....	48 78	48 19	49 91	.....	.....	56 06	58 06	.....
[illegible]	.....	52 74	52 09	53 95	.....	.....	60 24	62 39	.....
[illegible]	.....	57 02	56 32	58 33	.....	.....	64 74	67 05	.....
[illegible]	.....	61 64	60 90	63 08	.....	.....	69 52	72 01	.....
[illegible]	.....	.....	.....	.....	.....	.....	.....	.....	.....
[illegible]	.....	.....	.....	.....	.....	.....	.....	.....	.....
[illegible]	.....	.....	.....	.....	.....	.....	.....	.....	.....
[illegible]	.....	.....	.....	.....	.....	.....	.....	.....	.....

Participating. f Not Renewable.
Without medical examination convertible into Life or Endowment policy.
Renewable without medical examination at end of period at the premium for the advanced age
Participating—Convertible within five years.
Participating—Convertible within seven years—not renewable.
For term rates of companies not given above, see premium tables on other pages.

MALES.—Aetna Life, Fidelity Mutual, Home Life, Illinois Life, Lincoln National, Michigan State, Missouri State, National Life U. S. of A., **Pacific Mutual, Reliance Life, Travelers, *Union Central, Union Mutual ***U. S. Annuity & Life, and **West Coast Life.

Age Last Birthday	Price of $100 Annuity.			Annuity Purchased by $1000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	$2341	$2366	$2378 50	$42 72	$21 13	$10 51
4	2332	2357	2369 50	42 88	21 21	10 55
5	2321	2346	2358 50	43 08	21 31	10 60
6	2310	2335	2347 50	43 29	21 41	10 65
7	2297	2322	2334 50	43 54	21 53	10 71
8	2283	2308	2320 50	43 80	21 66	10 77
9	2268	2293	2305 50	44 09	21 81	10 84
10	2252	2277	2289 50	44 40	21 96	10 92
11	2236	2261	2273 50	44 72	22 11	11 00
12	2220	2245	2257 50	45 05	22 27	11 08
13	2203	2228	2240 50	45 39	22 44	11 16
14	2185	2210	2222 50	45 77	22 62	11 25
15	2167	2192	2204 50	46 15	22 81	11 34
16	2149	2174	2186 50	46 53	23 00	11 44
17	2130	2155	2167 50	46 95	23 20	11 54
18	2112	2137	2149 50	47 35	23 40	11 63
19	2094	2119	2131 50	47 76	23 60	11 73
20	2076	2101	2113 50	48 17	23 80	11 83
21	2064	2089	2101 50	48 45	23 93	11 90
22	2051	2076	2088 50	48 76	24 08	11 97
23	2037	2062	2074 50	49 09	24 25	12 05
24	2023	2048	2060 50	49 43	24 41	12 13
25	2007	2032	2044 50	49 83	24 61	12 23
26	1990	2015	2027 50	50 25	24 81	12 33
27	1973	1998	2010 50	50 68	25 03	12 44
28	1955	1980	1992 50	51 15	25 25	12 55
29	1937	1962	1974 50	51 63	25 48	12 66
30	1918	1943	1955 50	52 14	25 73	12 79
31	1898	1923	1935 50	52 69	26 00	12 92
32	1878	1903	1915 50	53 25	26 27	13 05
33	1857	1882	1894 50	53 85	26 57	13 20
34	1835	1860	1872 50	54 50	26 88	13 35
35	1813	1838	1850 50	55 16	27 20	13 51
36	1791	1816	1828 50	55 83	27 53	13 67
37	1767	1792	1804 50	56 59	27 90	13 86
38	1743	1768	1780 50	57 37	28 28	14 04
39	1718	1743	1755 50	58 21	28 69	14 24
40	1693	1718	1730 50	59 07	29 10	14 45
41	1667	1692	1704 50	59 99	29 55	14 67
42	1640	1665	1677 50	60 98	30 03	14 90
43	1613	1638	1650 50	62 00	30 53	15 15
44	1585	1610	1622 50	63 09	31 06	15 41

Age Last Birthday	Price of $100 Annuity.			Annuity Purchased by $1000.		
	$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
45	$1556	$1581	$1593 50	$64 27	$31 63	$15 69
46	1527	1552	1564 50	65 49	32 22	15 98
47	1498	1523	1535 50	66 76	32 83	16 28
48	1467	1492	1504 50	68 17	33 51	16 62
49	1436	1461	1473 50	69 64	34 22	16 97
50	1405	1430	1442 50	71 17	34 97	17 33
51	1373	1398	1410 50	72 83	35 77	17 73
52	1340	1365	1377 50	74 63	36 63	18 15
53	1307	1332	1344 50	76 51	37 54	18 60
54	1274	1299	1311 50	78 49	38 49	19 06
55	1240	1265	1277 50	80 65	39 53	19 57
56	1206	1231	1243 50	82 92	40 62	20 11
57	1171	1196	1208 50	85 40	41 81	20 67
58	1136	1161	1173 50	88 03	43 07	21 31
59	1101	1126	1138 50	90 83	44 40	21 96
60	1066	1091	1103 50	93 81	45 83	22 66
61	1031	1056	1068 50	96 99	47 35	23 40
62	995	1020	1032 50	100 50	49 02	24 21
63	959	984	996 50	104 28	50 81	25 09
64	923	948	960 50	108 34	52 74	26 05
65	888	913	925 50	112 61	54 76	27 01
66	856	881	893 50	116 82	56 75	27 98
67	825	850	862 50	121 21	58 82	28 98
68	796	821	833 50	125 63	60 90	30 03
69	768	793	805 50	130 21	62 05	31 04
70	742	767	779 50	134 77	65 19	32 07
71	717	742	754 50	139 47	67 39	33 14
72	694	719	731 50	144 09	69 54	34 18
73	671	696	708 50	149 03	71 84	35 29
74	650	675	687 50	153 85	74 07	36 36
75	630	655	667 50	158 73	76 34	37 45
76	610	635	647 50	163 93	78 74	38 61
77	592	617	629 50	168 92	81 04	39 72
78	574	599	611 50	174 22	83 47	40 88
79	558	583	595 50	179 21	85 76	41 98
80	543	568	580 50	184 16	88 03	43 07
81	528	553	565 50	189 39	90 42	44 21
82	513	538	550 50	194 93	92 94	45 41
83	498	523	535 50	200 80	95 60	46 69
84	483	508	520 50	207 04	98 43	48 03
85	468	493	505 50	213 68	101 42	49 44

For ages older than 85 the rates are the same as for 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

*** Rates commence at age 21.**

****Commencing at age 20 this Company uses this table under headings "$100 Annually" and "Annual Payment."**

*****Ages 25 and older. Rates for ages under 25 will be furnished on application to the home office.**

For Annuity Rates of other Companies see Index.

EMALES.—Aetna Life, Fidelity Mutual, Home Life, Illinois Life, Lincoln National, Michigan State, Missouri State, National Life U. S. of A., **Pacific Mutual, Reliance Life, Travelers, *Union Central, Union Mutual ***U. S. Annuity & Life, and **West Coast Life.

Price of $100 Annuity.			Annuity Purchased by $1000.			Age Last Birthday	Price of $100 Annuity.			Annuity Purchased by $1000.		
$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.		$100 Annually.	$50 Semi-Annually.	$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
$2400	$2425	$2437 50	$41 67	$20 62	$10 26	45	$1694	$1719	$1731 50	$59 03	$29 09	$14 44
2394	2419	2431 50	41 77	20 67	10 28	46	1666	1691	1703 50	60 02	29 57	14 68
						47	1637	1662	1674 50	61 09	30 08	14 93
2386	2411	2423 50	41 91	20 74	10 32	48	1607	1632	1644 50	62 23	30 64	15 20
2377	2402	2414 50	42 07	20 82	10 36	49	1576	1601	1613 50	63 45	31 23	15 50
2366	2391	2403 50	42 27	20 91	10 40							
2355	2380	2392 50	42 46	21 01	10 45	50	1544	1569	1581 50	64 77	31 87	15 81
2343	2368	2380 50	42 68	21 11	10 50	51	1511	1536	1548 50	66 18	32 55	16 15
						52	1478	1503	1515 50	67 66	33 27	16 50
2330	2355	2367 50	42 92	21 23	10 56	53	1444	1469	1481 50	69 25	34 04	16 88
2317	2342	2354 50	43 16	21 35	10 62	54	1409	1434	1446 50	70 97	34 87	17 28
2304	2329	2341 50	43 40	21 47	10 68							
2290	2315	2327 50	43 67	21 60	10 74	55	1374	1399	1411 50	72 78	35 74	17 71
2276	2301	2313 50	43 94	21 73	10 81	56	1338	1363	1375 50	74 74	36 68	18 18
						57	1301	1326	1338 50	76 86	37 71	18 68
2261	2286	2298 50	44 23	21 87	10 88	58	1264	1289	1301 50	79 11	38 79	19 21
2246	2271	2283 50	44 52	22 02	10 95	59	1227	1252	1264 50	81 50	39 94	19 77
2231	2256	2268 50	44 82	22 16	11 02							
2217	2242	2254 50	45 11	22 30	11 09	60	1189	1214	1226 50	34 10	41 19	20 38
2203	2228	2240 50	45 39	22 44	11 16	61	1151	1176	1188 50	86 88	42 52	21 04
						62	1113	1138	1150 50	89 85	43 94	21 73
2190	2215	2227 50	45 66	22 57	11 22	63	1075	1100	1112 50	93 02	45 45	22 47
2178	2200	2212 50	45 98	22 73	11 30	64	1037	1062	1074 50	96 43	47 08	23 27
2160	2185	2197 50	46 30	22 88	11 38							
2143	2170	2182 50	46 62	23 04	11 46	65	1000	1025	1037 50	100 00	48 78	24 10
2129	2154	2166 50	46 97	23 21	11 54	66	963	988	1000 50	103 84	50 61	24 99
						67	928	953	965 50	107 76	52 47	25 89
2113	2138	2150 50	47 33	23 39	11 63	68	893	918	930 50	111 98	54 47	26 87
2096	2121	2133 50	47 71	23 57	11 72	69	860	885	897 50	116 28	56 50	27 86
2079	2104	2116 50	48 10	23 76	11 81							
2061	2086	2098 50	48 52	23 97	11 91	70	828	853	865 50	120 77	58 62	28 89
2043	2068	2080 50	48 95	24 18	12 02	71	797	822	834 50	125 47	60 83	29 96
						72	768	793	805 50	130 21	63 05	31 04
2023	2050	2062 50	49 38	24 39	12 12	73	740	765	777 50	135 14	65 36	32 16
2006	2031	2043 50	49 85	24 62	12 24	74	714	739	751 50	140 06	67 66	33 27
1987	2012	2024 50	50 33	24 85	12 35							
1968	1993	2005 50	50 81	25 09	12 47	75	690	715	727 50	144 93	69 93	34 37
1949	1974	1986 50	51 31	25 33	12 59	76	668	693	705 50	149 70	72 15	35 44
						77	647	672	684 50	154 56	74 40	36 52
1928	1954	1966 50	51 84	25 59	12 71	78	628	653	665 50	159 24	76 57	37 57
1908	1934	1946 50	52 38	25 85	12 84	79	610	635	647 50	163 93	78 74	38 61
1889	1914	1926 50	52 94	26 12	12 98							
1867	1892	1904 50	53 56	26 43	13 13	80	592	617	629 50	168 92	81 04	39 72
1845	1870	1882 50	54 20	26 74	13 28	81	574	599	611 50	174 22	83 47	40 88
						82	556	581	593 50	179 86	86 06	42 12
1822	1847	1859 50	54 88	27 07	13 45	83	538	563	575 50	185 87	88 81	43 44
1798	1823	1835 50	55 62	27 43	13 62	84	520	545	557 50	192 31	91 74	44 84
1774	1799	1811 50	56 37	27 79	13 80							
1748	1773	1785 50	57 21	28 20	14 00	85	502	527	539 50	199 20	94 88	46 34
1722	1747	1759 50	58 07	28 62	14 21							

r ages older than 85 the rates are the same as for 85. A pro rata allowance will be e for each quarter of a year elapsed since last birthday.

Rates commence at age 21.

commencing at age 20 this Company uses this table under headings "$100 Annually" and nual Payment." For Annuity Rates of other Companies see Index.

Ages 30 and older. Rates for ages under 30 will be furnished on application to the home office.

AETNA LIFE INSURANCE COMPANY

Hartford, Conn., Dec. 16, 1910.

The answer to the question about the reserve basis should be:
Reserve Basis, American Experience Table of Mortality,
Non-participating business.....3½% interest
Participating business prior to 1901.....3½% interest
Participating business, 1901 and subsequently.....3 % interest

Yours very truly,
C. E. Gilbert, Secretary,
Per W. A. Briggs.

AMERICAN CENTRAL LIFE INSURANCE CO.

Actuaries' 4% 1899-1908; January 1, 1908, American 3½% reserve adopted.

AMERICAN NATIONAL INSURANCE COMPANY.

Galveston, Tex., 11-28-10.

Replying to yours of the 25th inst. we beg to advise that when this Company began business, March 16, 1905, all business was issued on the American Experience 3% basis, and all business written prior to September 1st, 1906, is valued on the Net Level Premium plan, American Experience 3%. Business written between this date and about June 30th, 1907, is valued on the One Year Full Term plan, American Experience 3%. Business issued from June 30, 1907, to January 1, 1910, is valued on Full Preliminary Term plan, American Experience 3½%. Business issued since January 1, 1910, is valued according to the Illinois Standard, American Experience 3½%. Very truly yours,

(Signed) F. H. Davis,
Actuary and Mgr. Ord. Dept.

ATLANTIC LIFE INSURANCE COMPANY.

Richmond, Va., Jan. 7, 1913.

On the American 3½% basis we value all policies issued after the first day of January, 1902. On the Actuaries' 4% basis we value all policies issued during the years 1900 and 1901. The above basis of valuation apply to all policies either participating or non-participating, there having been no distinction made at any time between the basis of valuation for the different classes of insurance then issued.

We use the modified preliminary term valuation on all forms calling for higher premiums than 20 Payment Life on all business after September 25, 1908.

On certain business of the American National Life Insurance Company reinsured by the Atlantic Life Insurance Company issued prior to January 1, 1907, the policies are valued on the 4% reserve basis.

Very truly yours,
(Signed) Chas. G. Taylor, Jr.,
Secretary and Actuary.

BANKERS LIFE INSURANCE COMPANY

Lincoln, Neb., Nov. 27, 1906.

In reply to your favor of the 23rd will say that all of the reserve on the business of this company is figured on the Actuaries' Tables at 4% and has been since and including the year 1902. Prior to that time it was on the American 4½.

Very truly yours,
(Signed) W. C. Wilson, President.

BANKERS RESERVE LIFE COMPANY

Company began to issue policies on American 3½% basis January 1, 1908, but did not abandon the issue on the Actuaries' 4% reserve (adopted when company commenced business, March, 1897,) until January 1, 1910.

BERKSHIRE LIFE INSURANCE COMPANY

Actuaries' 4% reserve 1850-1901; American 3½% from 1901-1908; American 3% adopted January 1, 1908.

CANADA LIFE ASSURANCE COMPANY

Toronto, Ont., 6th December, 1909.

This Company values all participating business written since 1st January, 1900, by the Hm. 3% table and all other business by the Hm. 3½ table.

Yours truly,
(Signed) J. K. McMaster,
Chief Inspector of Agencies.

CAPITOL LIFE INSURANCE COMPANY

Denver, Colo., Dec. 2, 1910.

The Capitol Life Insurance Company commenced business August 1, 1905. We value our business on the American Experience Table at 3½% interest.

Yours very truly,
Capitol Life Insurance Company,
By A. C. Mitchell.

CENTRAL LIFE ASSURANCE SOCIETY.

Des Moines, Iowa, Feb. 12, 1913.

The Central Life, upon January 1, 1908, adopted the American Table of Mortality with 3½% interest as its basis and all policies issued since that date are valued accordingly. The Company uses the Modified Preliminary Term. Previous to the date of January 1, 1908, the Company was upon the Actuaries' or Combined Experience Mortality Table with interest at 4%, and at the present time all business written prior to that date is still valued on the Actuaries' Table at 4% interest.

Sincerely yours,
(Signed) J. B. Peniston,
Actuary.

CITIZENS' NATIONAL LIFE INSURANCE CO.

Louisville, Ky., Dec. 20, 1910.

The reserve basis of the present Company is the American Experience Table with 3½% interest per annum. Preliminary Term Insurance modified on the basis of the Ordinary Life is used under all policy forms except the Twenty Payment Life, which is reserved for on the basis of one year preliminary term.

Sincerely yours, (Signed) W. W. Moore,
General Manager.

COLUMBIAN NATIONAL LIFE INSURANCE CO.

Boston, Mass., Nov. 26, 1906.

Replying to your letter of the 23rd inst., I beg to say that since the beginning of our business our reserve values have always been figured on the American Experience 3½% basis.

Yours very truly, (Signed) Wm. H. Brown,
Secretary and Treasurer.

CONNECTICUT GENERAL LIFE INSURANCE CO.

Hartford, Conn., Nov. 26, 1906.

I am in receipt of your favor of the 23rd inst., inquiring as to the exact reserve basis of this Company.

In reply I would say that the reserve on all business written prior to January 1, 1901, is based upon the Actuaries' 4% Table, all business subsequent to same date upon the American 3½% Table.

Yours truly,
(Signed) George E. Bulkley, Secretary.

CONNECTICUT MUTUAL LIFE INSURANCE CO.

Hartford, Dec. 18, 1911.

We value all policies issued prior to April 1, 1882, and paid-up policies issued in exchange therefor, on the basis of the Actuaries or Combined Experience Table of Mortality with 4% interest, and all other policies on the basis of the American Table of Mortality and 3% interest, save only our annuities, which are valued on the basis of Emory McClintock's Table of Mortality among Annuitants with interest at 3½%.

Respectfully yours,
(Signed) D. H. Wells, Actuary.

CONTINENTAL LIFE INSURANCE & INVESTMENT COMPANY

Salt Lake City, Utah, Feb. 13, 1913.

All Life policies, participating, and Ordinary Life nonparticipating, issued between January 1st, 1908 and July 1st, 1910, are valued on the American Experience Table at 3%. All other business is valued on the American Experience 3½% table.

Very truly yours,
(Signed) Geo. C. Van Duren, Actuary.

EQUITABLE LIFE ASSURANCE SOCIETY

New York, N. Y., Nov. 28, 1906.

Your letter of the 23rd inst. is received and contents noted. In reply to your questions we would state as follows:

We began to issue policies on the American 3% basis in the year 1896, but did not abandon the issue of policies on the 4% basis until the year 1900. We only report business on the 3% basis, which was actually issued upon that basis. While the American 4% reserve has been used for office purposes, the Department of this State has always valued 4% policies on the Actuaries' Table. A small portion of our business, consisting of annuities, and other non-participating contracts, has been done on the American 3½% basis during the past eight years. All the participating policies of the Society have been issued on the American 3% basis since the year 1900.

Yours very truly,
(Signed) J. G. Van Cise,
Actuary.

EQUITABLE LIFE INSURANCE COMPANY OF IOWA

Des Moines, Ia., Nov. 14, 1907.

This Company adopted the American 3½% tables as the basis for its reserve on October 21, 1907, to apply to all new business written on and after that date. All business issued prior to October 21 will continue to be valued on the Actuaries' 4% table, as has been the practice of the Company since its organization.

Very truly yours,
(Signed) J. C. Cummins,
Secretary.

FEDERAL LIFE INSURANCE COMPANY

Chicago, Dec. 20, 1912.

I take pleasure in informing you that this Company's policies issued prior to January 1, 1908, with the exception of one form which carries full level reserves, are valued on the modified preliminary term, American Experience 3½%, using the whole life premium as term insurance.

Those issued subsequently to January 1, 1908, are valued on the Illinois standard.

Very truly yours,
(Signed) T. W. Appleby,
Secretary.

FIDELITY MUTUAL LIFE INSURANCE CO.

Philadelphia, Pa., Feb. 9, 1910.

In accordance with the Pennsylvania State Standard, our policies bearing date prior to January 1, 1901, are valued on the Actuaries' Table and 4% interest. The Pennsylvania State Standard on policies bearing date subsequent to Jan-

uary 1, 1901, is the American Experience and 3½% interest, and all our policies since that date are so valued, except Limited Payment Life policies issued since January 1, 1907, which issues are valued on the American 3%.

A group of old policies, originally issued prior to January 1, 1901, and changed to Limited Payment Life policies, is also valued on American 3%

Yours truly,

(Signed) J. B. Franks,
Assistant Actuary.

FRANKLIN LIFE INSURANCE COMPANY

Springfield, Ill., Dec. 7, 1909.

Policies issued prior to January 1, 1905, are valued on the basis of the Actuaries' Table of Mortality with interest at 4%; first year term.

Policies issued subsequent to January 1, 1905, and prior to July 1, 1907, are valued on a special reserve basis, as follows:

Participating Policies (except Term and Recurring Dividend): During the premium paying period (or the first 20 years in the case of Ordinary Life Policies) the basis of reserve is the Actuaries' 4% table (first year term). Thereafter the full reserve according to the straight American 3% table will be maintained. The change in reserve basis is provided for by a pure endowment accumulation.

Non-Participating Policies, Participating Term and Recurring Dividend Policies, are valued according to the Actuaries' 4% table, first year term.

Policies issued on and after July 1, 1907, are valued as follows:

Participating Policies (except Term and Recurring Dividend). During the premium paying period (or the first 20 years in case of Ordinary Life Policies) the basis of reserve is the American 3½% table, in accordance with the modified preliminary term method prescribed by the Illinois law. Thereafter the full reserve, according to the straight American 3% table, will be maintained. The change in reserve basis is provided for by a pure endowment accumulation.

Non-participating Policies (except term) are valued according to the method applicable to participating policies, except that the American 3½% table is the basis throughout.

Term and Recurring Dividend Policies are valued on the basis of straight American 3½% table.

Yours truly,

(Signed) A. G. Portch,
Actuary.

GERMANIA LIFE INSURANCE COMPANY

New York, Dec. 11, 1909.

The reserve basis will be American Experience 3½% for policies up to January 1, 1902; thereafter 3%, except for years 1907, 1908 and 1909. Respectfully yours,

The Germania Life Insurance Company,
(Signed) J. Fuhrer, Actuary.

HOME LIFE INSURANCE COMPANY

New York, N. Y., Nov. 26, 1906.

Replying to your letter of the 23rd inst., we beg to inform you that the re-insurance reserve held by this Company on policies issued prior to January 1, 1901, is computed according to the Combined Experience Table of Mortality with interest at 4%, on policies issued since that date in accordance with the American Experience Table of Mortality, with interest at 3½%, with the exception of a small number of policies issued on the 3% basis.

Yours truly,
(Signed) Benj. Wilson Marinus,
Assistant Actuary.

[American 3% reserve adopted January 1, 1908.—Editor.]

ILLINOIS LIFE INSURANCE COMPANY.

Policies issued on and prior to December 31, 1902, are valued on the Actuaries' 4% basis; 1903 to 1908, American 3%; January 1, 1908, and thereafter, American 3½% reserve.

JEFFERSON STANDARD LIFE INSURANCE CO.

Greensboro, N. C., Jan. 4, 1913.

The Jefferson Standard is now issuing policies on three different reserve bases as follows: Annual Dividend Policies, American 3½% Full Preliminary Term. Quinquennial Dividend Policies, Actuaries' 4% Full Preliminary Term. A Limited Payment Life Guaranteed Paid-Up in 15 Years, and a Special Ordinary Life, both with Quinquennial Dividends, American 4%, Illinois Standard. Ordinary Life and Limited Payment Life Double Benefit Policies, American 4%, Illinois Standard.

Prior to the consolidation of the Jefferson Standard, Security Life & Annuity, and Greensboro Life, these companies used the following reserve tables:

JEFFERSON STANDARD:—American 3½ table for all forms of policies, regular participating policies taking Full Preliminary Term, and most of the others Modified Preliminary Term.

SECURITY LIFE & ANNUITY:—This Company used the Actuaries' 4% Full Preliminary Term table on all deferred and quinquennial dividend policies, and the Ameri-

can 3½% Full Preliminary Term for all Annual dividend policies. They began issuing Annual Dividend policies in 1906.

GREENSBORO LIFE:—The Greensboro Life issued all policies on the American 4% Full Preliminary Term basis until January, 1909, when they adopted the Illinois Standard (American 4%).

The Security Life & Annuity Co. commenced business in September, 1901, the Greensboro Life in August, 1905, and the Jefferson Standard Life in August, 1907.

Yours very truly,
(Signed) Ralph B. Coit,
Actuary.

JOHN HANCOCK MUTUAL LIFE INSURANCE CO.

Boston, Mass., Nov. 28, 1906.

Your letter of the 23rd, with reference to the reserve values of this Company as reported to the insurance department, duly received.

The Company's policies issued prior to January 1, 1901, are valued upon the Actuaries' 4% basis. All policies issued by the Company since January 1, 1901, are valued upon the American 3½% basis. Yours truly,
(Signed) Fred E. Nason,
Assistant Secretary.

KANSAS CITY LIFE INSURANCE COMPANY

Will say, with regard to information in accordance with page 3 of your Vade Mecum, policies issued prior to January 1, 1910, are valued on the Actuaries' 4%, and policies subsequent to December 31, 1909, on the American 3½%.

Yours truly,
(Signed) R. Montague Webb,
Actuary.

LINCOLN NATIONAL LIFE INSURANCE CO.

Fort Wayne, Ind., Jan. 1, 1910.

Our entire business is valued on the American Experience Table and 3½% interest. Yours respectfully,
(Signed) Arthur F. Hall,
Secretary.

MANHATTAN LIFE INSURANCE COMPANY

New York, N. Y., Nov. 26, 1906.

We are in receipt of your favor of the 23rd, and in reply will say that all our business issued prior to January, 1901, is valued on the Actuaries' 4% basis. For business issued on and after January 1, 1901, the reserve basis has been as follows:

Participating business, American 3%.
Non-participating business, American 3½%.

Yours very truly,
(Signed) M. W. Torrey,
Secretary.

MANUFACTURERS' LIFE INSURANCE COMPANY

Toronto, Canada, Dec. 6, 1912.

In regard to the valuation standard of our Company I may say that the reserves are based on the Hm. table with interest at 3½% for policies issued at temperate rates. On account of the Company guaranteeing, on certain policies, a surrender value at the end of twenty years from date of issue equal to the Hm. 3% reserve, an additional reserve sufficient to provide for the difference between the Hm. 3% and the Hm. 3½% reserve at the end of twenty years is also set aside. Policies at Tropical rates are valued by the American Tropical 3½% table; policies at sub-tropical rates by a table based on the mean between the Hm. 3½% and the AmericanTropical 3½% table. Annuities on the British Offices Select Life Annuity table, 1893, with interest at 3½%.

Yours truly,

(Signed) J. B. McKechnie,
Actuary.

MARYLAND LIFE INSURANCE COMPANY

Baltimore, January 26, 1912.

We reserve on insurance policies issued prior to January 1, 1898, in accordance with the American Experience Table with 4% interest; policies issued between the latter date and September 1, 1911, on the American Table 3½ with a small extra reserve in some cases, and policies issued since September 1, 1911, on the American 3¼, except in the case of non-participating policies, which are on the American 3½% basis. We may add that we have a very few policies on our books issued some years ago on the American 3% reserve basis.

Very truly yours,

(Signed) Calvert F. Stein,
Assistant Actuary.

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

Business prior to January 1, 1901, was written on the Actuaries' 4% basis; from January 1, 1901, to October 1, 1907, on American 3½% and since October 1, 1907, on the American 3%, the reserves being computed on that basis.

MERIDIAN LIFE INSURANCE COMPANY

Indianapolis, Ind., Nov. 26, 1910.

In reply to your favor of a recent date, would say that this Company's basis of reserve on policies issued up to and including March 31, 1906, is the Actuaries' Table of Mortality and 4% interest; and the basis of reserve on all policies issued since that date is the American Experience Table of Mortality and 3½% interest.

Very truly yours,

(Signed) T. J. Owens,
Secretary.

METROPOLITAN LIFE INSURANCE COMPANY

New York, Dec. 17, 1906.

In reply to your favor of the 23rd ult., permit us to say that this Company's contracts issued since the first day of January, 1901, have been valued on a 3½% basis. All policies issued prior to that date are valued on a 4% basis Actuaries' Table. (Signed) J. M. Craig,
Actuary.

MICHIGAN MUTUAL LIFE INSURANCE CO.

Detroit, Mich., Nov. 18, 1908.

Replying to your inquiry of the 16th inst., we beg to advise that all policies issued prior to January 1, 1903, are valued upon the 4% American Table of Mortality. Policies issued subsequent to that date are valued upon the 3½% American Experience Table.

Yours truly,
(Signed) B. A. Welstead,
Assistant Actuary.

MICHIGAN STATE LIFE INSURANCE COMPANY

Detroit, Dec. 18, 1911.

This Company began business August 28, 1907. All its outstanding policies are on the basis of the American Experience Table with 3½% interest.

Yours very truly,
(Signed) John J. Oliver,
Secretary.

MISSOURI STATE LIFE INSURANCE COMPANY

St. Louis, Dec. 15, 1910.

Replying to your favor of the 17th ult., the policies issued prior to January 1, 1906, are valued by the Actuaries' Table of Mortality with 4% interest. Participating policies issued since (except term and guaranteed paid-up additions policies) have been valued by the American Experience Table with 3% interest. Non-participating policies and participating term and guaranteed paid-up additions policies issued since January 1, 1906, are valued by the American Experience Table of Mortality with 3½% interest.

Prior to January 1, 1908, policies are valued with one year preliminary term, and since that date by the Illinois Modification. Yours very truly,
(Signed) V. M. Kime,
Actuary.

MUTUAL BENEFIT LIFE INSURANCE COMPANY

Newark, N. J., Dec. 18, 1911.

In computing our policy liabilities as of December 31, 1911, all participating policies issued prior to January the

1st, 1900, will be valued according to the American Experience Table of Mortality with 3½% interest. The policies issued since December 31, 1899, and all non-participating policies will be valued according to the same table with 3% interest. All annuity contracts will be valued by the McClintock Table with 3% interest.

Yours truly,
(Signed) Percy C. H. Papps,

MUTUAL LIFE INSURANCE COMPANY

New York, January 5, 1912.

Reserves Bases:

1. American 3½% for all policies issued prior to January 1, 1907.
2. American 3% for all policies issued on or after January 1, 1907.
3. McClintock 3½% for all annuities issued prior to January 1, 1907.
4. McClintock 3% for all annuities issued on or after January 1, 1907.

Yours very truly,
(Signed) George T. Dexter,
Second Vice President.

NATIONAL LIFE INSURANCE CO., U. S. OF A.

Chicago, Ill., Dec. 4, 1906.

In reply to your favor of the 27th ult., would say that business written by this Company since 1903 is valued on the American 3½% basis, and all business issued prior to that time is now valued on the Actuaries' 4%.

Very truly yours,
(Signed) E. R. Carter,
Actuary.

NATIONAL LIFE INSURANCE COMPANY

Montpelier, Vt., Nov. 27, 1906.

In reply to your favor of the 23rd inst., you are advised that we use the Actuaries' Table of Mortality with 4% interest for reserving insurance policies written prior to January 1, 1901, and the American Table with 3% interest for reserving policies issued on or after that date. Our Annuity contracts are reserved according to McClintock's Annuity Tables, with interest at 3½%.

Yours truly,
(Signed) C. E. Moulton,
Actuary.

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

Boston, Dec., 30, 1907.

I have your letter of December 28, in regard to the reserve values reported by the New England Mutual Life Insurance Company to the Insurance Department.

The Company adopted the American 3½% basis for reserve January 1, 1901. All business written before that date is valued by the Combined Experience Table of Mortality with 4% interest. All business written since that date and up to January, 1908, is valued on the American 3½%.

The Company will report this year deferred annuities and joint life policies valued on the American 3% Table, and after the first of January, 1908, all new business of the Company will be written on the American 3% reserve basis.

Yours very truly,
(Signed) Herbert B. Dow,
Actuary.

NEW YORK LIFE INSURANCE COMPANY

New York, January 15, 1913.

In regard to the basis of the Company's reserves for the year ending December 31, 1912 we quote as follows:

1. American Experience table at 3% on all insurance except those specified under 2.
2. Double American Experience table at 3% on tropical insurance and those on impaired lives.
   Sesqui American Experience table at 3% on semi-tropical insurances and those on partially impaired lives.
   Reserve to cover contingent, waiver of premium contained in certain polices, based upon Hunter's disability tables at 3% interest.
3. McClintock's Annuity table, 3%.

(Signed) A. R. Grow, Actuary.

NORTH AMERICAN LIFE ASSURANCE COMPANY

Prior to 1901, Combined Experience 4%; 1901 and 1902, American 3½%, and for 1903 and subsequent years American 3%.

NORTH AMERICAN LIFE INSURANCE COMPANY

Chicago, Dec. 4, 1912.

On policy forms now in use, reserves are computed according to Illinois standard, modified preliminary term, American Experience 3½, with an additional reserve on Whole Life policies to provide for cash values equal to level premium reserves at the end of twenty years.

Policies in force on forms issued by the North American Life Insurance Company of Newark, New Jersey, are valued according to the New Jersey standard, Modified American Experience 3½%.

Yours very truly,
(Signed) Wm. O. Morris,
Actuary.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

Milwaukee, Jan. 3, 1908.

With reference to the reserves held by the Northwestern, I advise that the Company is reserving in accordance with the Actuaries' table of mortality and 4% interest on policies issued prior to February 1, 1899, and in accordance with the American table and 3% on policies issued on and after that date.

Yours truly,
(Signed) F. C. Hemsing,
Assistant Actuary.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY

1901 to 1906 Actuaries' 4% reserve; September 1, 1906, and thereafter, American 3½% table used.

PACIFIC MUTUAL LIFE INSURANCE COMPANY

Los Angeles, Nov. 18, 1907.

The Pacific Mutual Life Insurance Company's basis of valuation is as follows:

Business written from January 1, 1868, to December 31, 1900, on Actuaries' 4%.

Business written from January 1, 1901, to December 31, 1907, on American 3½%, with exception of "Annual Dividend" policies, which are valued on American 3%.

All Participating business issued after January 1, 1908, will be valued on American 3% and Non-participating business on American 3½%. Yours very truly,

The Pacific Mutual Life Insurance Co. of California.
By John F. Roche,
2nd Vice President and Actuary.

PENN MUTUAL LIFE INSURANCE COMPANY.

Philadelphia, February 10, 1913.

With reference to the reserve basis we would state that the Company's reserve on all its Life business is now American 3%.

Yours truly,
(Signed) J. Burnett Gibb,
Actuary.

PHILADELPHIA LIFE INSURANCE COMPANY

Philadelphia, Pa., Dec. 16, 1907.

I have your favor of the 13th instant. This Company started business in October, 1905. All of its business is valued on American Experience 3½% reserve.

Yours very truly,
(Signed) Ernest Blehl,
Actuary.

PHOENIX MUTUAL LIFE INSURANCE COMPANY

Hartford, Conn., Dec. 21, 1911.

Replying to your letter of December 16, I would say that the reserve under our regular policies back of January 1, 1901, is on the Actuaries' 4% table. Since January 1, 1901, our participating insurance is on the American 3% table. What little non-participating insurance we have done is on the American 3½% table.

All paid-up life policies issued previous to January 1, 1901, are on the Actuaries' 4%. Paid-up life policies issued since 1901 are on the American 3½% basis, except those issued in lieu of running policies dated after January 1, 1907, which latter have been placed on the American 3% basis. All paid-up endowments have been placed on the American 3½% table, except those issued in lieu of running policies dated after January 1, 1907, which have been placed on the American 3% basis. All extended insurance is on the American 3% reserve; dividend additions credited to policies back of 1901 on the Actuaries' 4% reserve, and dividend additions credited on policies issued since January 1, 1901, on the American 3% reserve.

Very truly yours,
(Signed) H. N. Kaufman,
Assistant Actuary.

PITTSBURGH LIFE & TRUST COMPANY

Pittsburgh, Pa., Feb. 6, 1912.

If you desire to refer to this Company's basis for valuing policies, you might do so by stating that the Company's business has been valued on a 3% and a 3½% basis, using the first year term as of the ordinary life premium for a basis to January 1, 1912, and since that time on the level premium basis and a 3½% assumption.

Yours very truly,
(Signed) W. C. Baldwin,
President.

PRESBYTERIAN MINISTERS FUND

Philadelphia, Pa., Nov. 16, 1907.

Beginning with January 1, 1903, we went under contract with our policyholders on the American 3% basis, but it still remains that the Insurance Department calculates our reserves on the Actuaries' 4%, i. e., all business issued prior to January 1, 1901; and on the American 3½% on all business issued 1901-1903 and 3% on all business issued since January 1, 1903.

Very truly yours,
(Signed) P. S. Allen,
President and Actuary.

PROVIDENT LIFE & TRUST COMPANY

Philadelphia, Pa., Dec. 5, 1906.

Yours of the 28th ult. received.

All business written prior to January 1, 1903, is on the basis of Combined Experience and 4%; business written

on or after that date and all Reversionary Additions are on the basis of American Experience and 3½%.

During the early years of the Company the standard in this state was American Experience and 4½%. When the standard was changed to Combined Experience and 4% we converted our business to that basis.

Truly, (Signed) J. Ashbrook,
Vice President.

PRUDENTIAL INSURANCE COMPANY

Policies issued prior to 1901 are valued according to the Combined Experience Table of Mortality with 4% interest; January 1, 1901, to August 1, 1907, according to the American Experience Table with 3%; August 1, 1907, and thereafter, American 3½%.

RELIANCE LIFE INSURANCE COMPANY

Pittsburgh, Dec. 17, 1909.

The clause relative to our reserved basis should also be changed as we have been issuing policies on the American Experience Table of Mortality with 3½% basis since July 1, 1909.

Very truly yours,
(Signed) H. G. Scott,
Vice President and Secretary.

[American 3% basis prior to July 1, 1909.—Editor.]

RESERVE LOAN LIFE INSURANCE COMPANY

Indianapolis, Ind., February 19, 1909.

This Company commenced business March, 1897, and the reserves are computed on the Actuaries' 4% up to January 1, 1905. Since this date they are computed on the American 3½%.

Yours very truly,
W. K. Bellis, Secretary,
By G. L. Stayman.

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY

Adopted the 4% basis when organized in 1886. 3½% reserve adopted October 1, 1907.

SCANDIA LIFE INSURANCE COMPANY

Chicago, Nov. 26, 1910.

Our reserve basis is on the 3½ American Experience Table, and has been so from the start.

Respectfully yours,
Scandia Life Insurance Company,
By C. H. Boman, Secretary.

SECURITY LIFE INSURANCE COMPANY OF AMERICA

Chicago, Nov. 18, 1910.

This Company commenced business March 12, 1902, and has at all times based its policies upon the American Experience Table of Mortality and 3½% interest.

Very truly yours,
(Signed) J. Chas. Seitz,
Actuary.

SECURITY MUTUAL LIFE INSURANCE COMPANY

Binghamton, N. Y., Dec. 5, 1906.

Replying to your favor of the 28th ult., which was just received at this office, in regard to our reserve basis, beg to say that all business written prior to April 15, 1901, is valued according to the Actuaries' Table of Mortality with 4% interest. This does not apply to Endowment policies which have always been valued upon the American Experience Table of Mortality with 3% interest. All business, except endowments, written between April 15, 1901, and January 1, 1902, is upon the 3½% basis. All Endowments and all other forms of policies, except the Probable Life, issued since January 1, 1902, are valued upon the American Experience Table of Mortality with 3% interest.

Very truly yours,
(Signed) D. S. Dickenson,
Actuary.

SOUTHERN STATES LIFE INSURANCE COMPANY

Atlanta, Ga., Dec. 12, 1910.

Replying to your special note, I beg to say that the reserve basis of this Company is on the American 3½%, except in the case of one of its policies which is on the American 4%.

Yours very truly,
(Signed) Robert F. Moore,
Agency Secretary.

SOUTHERN STATES MUTUAL LIFE INSURANCE COMPANY

Charleston, W. Va., Nov. 25, 1910.

This Company values all of its business on the American Experience 3½% Modified Preliminary Term Basis, with the exception of its Renewable Term Policies, and its Limited Payment Joint Life and Joint Endowment Policies, upon which we compute the reserve on the full net level premium American Experience 3½% basis.

Yours very truly,
(Signed) J. P. Bowerman,
Actuary.

STATE LIFE INSURANCE COMPANY

Indianapolis, Ind., Dec. 22, 1910.

As to the reserve basis of the State Life, all business written prior to January 1, 1901, is valued on the Actuaries' Table with 4% interest. All business written since that date is on the American Experience Table and 3%, except the non-participating business issued since January 1, 1908, which is on the basis of the American Experience Table and 3½% interest.

Yours very truly,
(Signed) W. S. Wynn,
Secretary.

STATE MUTUAL LIFE ASSURANCE COMPANY

Worcester, Mass., January 12, 1909.

This Company's basis of reserve on policies issued up to and including December 31, 1900, is the Actuary's Table of Mortality and 4% interest; from January 1, 1901, to December 31, 1907, inclusive, the American Experience Table of Mortality and 3½% interest; since January 1, 1908, the American Experience Table of Mortality and 3% interest.

Yours very truly,
(Signed) Edgar C. Fowler,
Superintendent of Agencies.

SUN LIFE ASSURANCE COMPANY OF CANADA

Montreal, Nov. 18, 1908.

The present valuation basis used by the Company is the Om. (5) Table with 3½% interest for all policies issued prior to 31st December, 1902, and the Om. (5) Table with 3% interest for all policies issued since that date.

Yours faithfully,
(Signed) Arthur B. Wood,
Actuary.

TRAVELERS INSURANCE COMPANY

Hartford, Conn., Dec. 15, 1910.

Answering yours of the 12th inst. relative to a statement of the life reserves held by this Company.

Upon January 1, 1901, the Travelers placed its entire life business on a 3½% basis of interest, according to the American Experience Table of Mortality. Previous to that time, for a great many years, the reserve had been based upon the Combined Experience Table of Mortality with 4% interest.

Since January 1, 1900, our entire non-participating issues have been placed on at least an American Experience 3½% reserve.

The participating business issued by the Company from the years 1903 to 1906, inclusive, has been based on the American Experience with 3% interest.

There are certain small groups of policies which do nc follow the general rule, but the reserves on each of suc cases is on a higher basis than that stated.

Sincerely yours,
(Signed) Edward B. Morris,
Assistant Actuary.

UNION CENTRAL LIFE INSURANCE COMPANY

Cincinnati, Ohio, Jan. 17, 1908.

In regard to the reserve basis, we value all our busine issued since January 1, 1901, upon the American 3½% basi Our premium rates to correspond with this basis, howeve were not changed until January 1, 1902. The business prio to 1901 is valued upon the Actuaries' 4% Table.

Very truly,
(Signed) John D. Sage,
Secretary.

UNION MUTUAL LIFE INSURANCE COMPANY

Portland, Me., Dec. 5, 1906.

Answering yours of the 28th ult., this Company adopte the American 3% basis for valuation of reserves on Januar 1, 1901. Prior to that time the Actuaries' 4% basis was used Only new business written since January 1, 1901, is reporte on the 3% basis.

In the form of table which you outline, these facts cou be set forth as follows:

On business written prior to December 31, 1900, Act aries' 4% reserve.

On business written since January 1, 1901, American 3 reserve.

Yours truly,
(Signed) Sylvan B. Phillips,
Assistant Secretary.

UNITED STATES ANNUITY & LIFE INSURANCE COMPANY

Chicago, Nov. 25, 1910.

In answer to your favor of the 17th inst., we have say that this Company commenced in February, 1906; th the premium rates were computed upon the Actuaries' Ta at 4% interest from the year 1906 to 1907, both inclusive, a by the American Table at 3½% from the year 1908 do to date. The reserves are now computed upon the sa basis as above stated for the policies issued in those years.

Very truly yours,
(Signed) Lucius McAdam,
Actuary.

UNITED STATES LIFE INSURANCE COMPANY

New York, N. Y., Dec. 5, 1906.

Replying to your favor of the 30th ult., we would say that the Company adopted the American 3½% basis of valuation January 1, 1901, and all its business prior to that date is valued on the Actuaries' 4% basis.

Very truly yours,
(Signed) Geo. W. Hubbell,
Actuary.

VOLUNTEER STATE LIFE INSURANCE CO.

Chattanooga, Tenn., Feb. 18th, 1913.

Company commenced business November 3, 1903, and until April 1, 1912, had its reserve calculated on the Actuaries' 4% basis; Since April 1, 1912, on the American 3½% basis.

Yours very truly,
(Signed) W. C. Stacy,
Secretary.

WEST COAST LIFE INSURANCE COMPANY

San Francisco, Cal., Nov. 28, 1910.

We would state that the reserve basis of this Company in all its contracts in force is the American Experience Table of Mortality with 3½% interest.

Sincerely yours,
(Signed) Geo. H. Beaudry,
Actuary.

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	$ 1	$ 24	$ 66	$115	$167	$18	$ 70	$171	$292	$429	$56	$174	$402	$676	[illegible]
17	2	25	68	120	173	19	72	175	297	437	56	174	402	676	[illegible]
18	2	26	71	124	180	19	73	178	302	445	56	174	402	676	[illegible]
19	3	27	74	129	187	20	75	182	308	453	56	174	402	676	[illegible]
20	3	28	77	134	194	20	76	185	314	461	56	174	402	676	[illegible]
21	4	29	80	139	201	21	78	189	320	470	56	174	402	676	[illegible]
22	4	30	83	144	208	21	79	192	326	479	56	174	402	676	[illegible]
23	5	32	86	150	216	22	81	196	332	488	56	174	402	676	[illegible]
24	5	34	90	156	224	22	83	200	339	497	56	174	402	676	[illegible]
25	5	36	94	162	233	23	85	204	345	507	56	174	402	676	[illegible]
26	6	37	98	168	241	23	87	208	352	516	56	174	402	675	[illegible]
27	6	39	102	174	250	24	89	213	359	526	56	174	402	675	[illegible]
28	7	41	106	181	259	24	91	217	366	537	56	174	402	675	[illegible]
29	7	43	110	188	269	25	93	222	373	547	56	174	402	675	[illegible]
30	8	45	115	195	279	26	95	226	381	558	56	174	401	675	[illegible]
31	9	47	120	203	289	26	97	231	389	569	56	174	401	675	[illegible]
32	9	49	125	211	299	27	99	235	396	579	56	174	401	675	[illegible]
33	10	51	130	219	310	28	102	240	404	591	56	174	401	674	[illegible]
34	10	54	135	227	320	29	104	245	412	602	56	174	401	674	[illegible]
35	11	57	141	236	331	30	106	250	420	613	56	174	401	674	[illegible]
36	12	59	147	245	343	31	108	255	429	625	56	175	401	674	[illegible]
37	13	62	153	254	354	31	111	261	437	636	56	175	401	674	[illegible]
38	14	65	159	263	366	32	113	266	445	648	56	175	401	673	[illegible]
39	15	68	165	272	377	32	116	272	454	659	56	175	401	673	[illegible]
40	15	71	172	282	389	33	118	277	462	671	56	175	402	673	[illegible]
41	16	74	179	292	401	34	121	283	471	682	56	175	402	672	[illegible]
42	17	77	186	302	413	35	123	289	479	694	56	175	402	672	[illegible]
43	18	80	193	312	426	36	126	294	487	706	56	175	402	671	[illegible]
44	19	84	200	322	438	36	128	300	495	717	56	175	402	671	[illegible]
45	20	88	207	333	450	37	131	305	504	729	56	176	402	670	[illegible]
46	21	91	214	343	463	38	133	311	512	740	55	176	401	669	[illegible]
47	22	95	222	354	475	39	136	316	519	752	55	176	401	668	[illegible]
48	23	98	230	365	488	40	138	321	527	763	55	176	401	667	[illegible]
49	24	102	238	376	501	41	141	326	535	774	55	176	401	666	[illegible]
50	26	106	246	387	514	41	144	331	542	785	55	176	401	665	[illegible]
51	27	110	254	398	527	42	146	336	549	796	54	176	400	663	[illegible]
52	29	114	262	409	540	42	149	341	556	807	54	176	400	662	[illegible]
53	31	118	270	421	554	43	151	346	562	817	54	176	399	660	[illegible]
54	33	122	278	432	569	44	154	350	568	828	53	176	399	658	[illegible]
55	35	127	287	444	584	45	156	355	574	839	53	176	398	656	[illegible]
56	37	131	296	456	601	46	159	359	580	850	52	176	398	654	[illegible]
57	39	135	305	469	619	48	161	363	585	861	53	176	397	651	[illegible]
58	41	140	314	482	640	49	163	367	590	873	53	176	396	649	[illegible]
59	44	146	323	496	664	51	165	371	595	885	54	176	395	646	[illegible]
60	46	152	332	511	692	52	168	374	599	899	55	176	394	642	[illegible]

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of					20-Premiums Life (End't at 85) end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
[illegible]	$11	$ 22	$ 62	$115	$171	$25	$ 53	$152	$272	$411	$79	$156	$382	$661	$926
[illegible]	12	23	65	119	178	25	54	155	277	420	79	155	382	661	926
[illegible]	12	25	68	124	185	26	55	159	283	429	78	155	382	660	926
[illegible]	13	26	71	130	192	26	57	162	289	438	78	155	382	660	926
[illegible]	13	27	74	135	200	27	58	166	296	448	78	155	381	660	925
[illegible]	14	28	78	141	208	28	60	170	302	457	78	154	381	660	925
[illegible]	14	29	81	147	217	28	62	174	309	468	77	154	381	660	925
[illegible]	15	30	85	153	226	29	63	178	316	478	77	154	381	659	925
[illegible]	16	31	89	159	235	30	65	182	323	489	77	153	380	659	925
[illegible]	16	33	93	166	244	30	67	187	331	499	76	153	380	659	925
[illegible]	17	34	97	173	254	31	69	191	338	510	76	153	380	658	925
[illegible]	18	36	102	180	264	32	71	196	346	522	75	152	379	658	925
[illegible]	18	37	106	188	274	33	73	201	354	533	75	152	379	658	925
[illegible]	19	39	111	195	284	33	75	206	362	545	75	152	379	658	924
[illegible]	20	40	116	203	295	34	77	210	370	557	74	151	379	657	924
[illegible]	21	42	121	212	306	35	79	216	379	569	74	151	378	657	924
[illegible]	22	44	127	220	317	36	81	221	387	581	74	151	378	656	924
[illegible]	23	46	132	229	328	37	83	226	396	593	73	150	378	656	924
[illegible]	24	49	138	238	340	38	86	232	405	606	73	150	378	656	923
[illegible]	25	52	145	247	351	39	88	238	413	618	73	150	377	655	923
[illegible]	26	54	151	257	363	40	91	244	422	631	72	150	377	655	923
[illegible]	27	57	157	266	375	41	93	249	431	643	72	150	377	654	922
[illegible]	28	60	164	276	387	42	96	255	440	656	72	150	377	653	922
[illegible]	30	64	171	286	400	43	99	261	449	668	71	150	377	653	922
[illegible]	31	67	178	296	412	44	101	266	457	681	71	149	376	652	921
[illegible]	32	70	185	306	424	45	104	272	466	694	71	149	376	651	921
[illegible]	33	74	192	316	437	47	107	278	475	706	71	149	376	650	920
[illegible]	35	77	199	327	450	48	110	283	483	719	71	149	376	649	919
[illegible]	36	81	207	337	462	49	112	289	491	731	70	149	375	647	919
[illegible]	38	84	215	348	475	51	115	295	499	743	70	149	375	646	918
[illegible]	39	88	222	359	488	52	118	300	507	755	70	149	374	644	917
[illegible]	41	92	230	370	502	54	120	305	515	767	70	149	374	643	916
[illegible]	42	96	238	381	515	55	123	311	522	779	70	150	374	641	915
[illegible]	44	100	247	393	529	56	126	316	529	791	70	150	373	639	913
[illegible]	46	104	255	404	544	58	129	321	536	803	70	150	373	637	912
[illegible]	48	108	264	416	560	59	131	326	543	815	70	150	373	635	911
[illegible]	51	112	272	428	577	61	134	331	549	828	70	151	372	632	909
[illegible]	53	117	281	441	596	62	137	335	554	840	71	151	372	629	907
[illegible]	55	121	290	454	617	64	140	340	560	854	71	152	371	626	905
[illegible]	58	126	300	468	642	65	142	344	565	868	71	152	371	623	903
60		131	309	483	672	67	145	348	570	883	72	153	370	619	900

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.
21	$14	$28	$ 70	$119	$177	$31	$ 64	$160	$276	$419	$89	$166	$388	$661	[illegible]
22	14	30	73	124	184	31	66	163	282	428	89	166	387	661	926
23	15	31	76	129	191	32	67	167	289	437	89	165	387	661	926
24	16	32	79	134	199	33	69	171	295	446	88	165	387	661	926
25	16	34	82	140	207	34	70	175	301	456	88	165	387	660	926
26	17	35	86	146	215	34	72	179	308	466	88	164	386	660	926
27	18	37	90	152	224	35	73	183	315	476	87	164	386	660	926
28	18	38	93	158	233	36	75	187	322	487	87	164	386	660	926
29	19	40	97	165	242	37	77	191	330	498	87	163	385	659	926
30	20	42	102	172	252	38	79	196	337	508	86	163	385	659	925
31	21	43	106	179	261	39	81	200	345	520	86	163	385	659	925
32	22	45	111	186	271	40	83	205	353	531	86	162	385	658	925
33	23	47	115	194	281	41	85	210	361	543	85	162	384	658	924
34	24	49	120	202	292	42	87	215	369	554	85	162	384	658	925
35	25	52	125	210	303	43	89	220	377	566	84	162	384	657	925
36	26	54	131	218	313	44	91	225	386	578	84	161	384	657	924
37	27	56	136	227	324	45	93	231	394	590	84	161	383	657	924
38	29	59	142	236	336	46	96	236	403	602	83	161	383	656	924
39	30	61	148	245	347	47	98	242	411	615	83	161	383	656	924
40	31	64	154	254	358	49	101	247	420	627	83	160	383	655	923
41	33	67	161	263	370	50	103	253	429	639	82	160	383	654	923
42	34	70	167	272	381	51	106	259	437	652	82	160	382	654	923
43	36	73	174	282	393	52	108	264	446	664	82	160	382	653	922
44	37	76	181	292	405	54	111	270	455	676	82	160	382	652	922
45	39	80	188	301	416	55	114	276	463	688	82	160	382	651	921
46	41	83	195	311	428	57	116	281	471	700	81	160	381	650	920
47	42	86	202	321	439	58	119	287	479	712	81	160	381	649	920
48	44	90	209	331	451	59	122	292	487	724	81	160	381	648	919
49	46	93	216	341	462	61	124	298	495	736	81	160	380	646	918
50	48	97	223	351	473	62	127	303	503	747	81	160	380	645	917
51	50	100	231	361	484	63	130	308	510	758	81	160	380	643	916
52	52	104	238	371	495	65	132	313	517	769	81	160	379	642	915
53	53	108	246	381	506	66	135	318	523	780	81	160	379	640	913
54	55	112	253	391	516	68	137	323	530	790	81	161	378	638	913
55	58	116	261	400	527	69	140	327	535	800	81	161	378	635	911
56	60	120	269	410	538	70	143	332	541	811	....	....	....	....	....
57	62	124	276	419	549	72	145	336	545	821	....	....	....	....	....
58	64	128	284	428	560	73	148	340	550	831	....	....	....	....	....
59	66	132	291	438	572	75	150	344	553	840	....	....	....	....	....
60	68	136	299	447	584	76	153	347	557	850	....	....	....	....	....

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
[illegible]	$7	$28	$70	$119	$177	$15	$64	$160	$276	$419	$61	$172	$393	$664	$927
[illegible]	7	30	73	124	184	15	66	163	282	428	60	172	392	664	927
[illegible]	7	31	76	129	191	16	67	167	289	437	60	172	392	663	927
[illegible]	8	32	79	134	199	16	69	171	295	446	60	172	392	663	927
[illegible]	8	34	82	140	207	17	70	175	301	456	60	171	392	663	926
[illegible]	8	35	86	146	215	17	72	179	308	466	59	171	391	663	926
[illegible]	9	37	90	152	224	17	73	183	315	476	59	171	391	663	926
[illegible]	9	38	93	158	233	18	75	187	322	487	59	171	391	662	926
[illegible]	9	40	97	165	242	18	77	191	330	498	58	170	391	662	926
30	10	42	102	172	252	19	79	196	337	508	58	170	390	662	926
31	10	43	106	179	261	19	81	200	345	520	58	170	390	661	926
[illegible]	11	45	111	186	271	19	83	205	353	531	57	169	390	661	926
[illegible]	11	47	115	194	281	20	85	210	361	543	57	169	389	661	926
[illegible]	12	49	120	202	292	20	87	215	369	554	56	169	389	660	925
35	12	52	125	210	303	21	89	220	377	566	56	168	389	660	925
[illegible]	13	54	131	218	313	22	91	225	386	578	56	168	389	660	925
[illegible]	13	56	136	227	324	22	93	231	394	590	55	168	388	659	925
[illegible]	14	59	142	236	336	23	96	236	403	602	55	168	388	659	924
[illegible]	15	61	148	245	347	23	98	242	411	615	54	167	388	658	924
40	15	64	154	254	358	24	101	247	420	627	54	167	388	658	924
[illegible]	16	67	161	263	370	24	103	253	429	639	53	167	387	657	924
[illegible]	17	70	167	272	381	25	106	259	437	652	53	167	387	656	923
[illegible]	18	73	174	282	393	26	108	264	446	664	52	166	387	656	923
[illegible]	18	76	181	292	405	26	111	270	455	676	52	166	387	655	922
45	19	80	188	301	416	27	114	276	463	688	51	166	386	654	922
[illegible]	20	83	195	311	428	28	116	281	471	700	51	166	386	653	921
[illegible]	21	86	202	321	439	29	119	287	[illegible]	712	50	166	385	652	920
[illegible]	22	90	209	331	451	29	122	292	487	724	50	166	385	650	920
[illegible]	23	93	216	341	462	30	124	298	495	736	49	165	384	649	919
50	24	97	223	351	473	31	127	[illegible]	503	747	49	165	384	647	918
51	25	100	231	361	484	31	130	308	510	758	48	165	383	645	917
[illegible]	26	104	238	371	495	32	132	313	517	769	48	165	383	644	916
[illegible]	27	108	246	381	506	33	135	318	523	780	48	165	382	642	914
[illegible]	28	112	253	391	516	33	137	323	530	790	47	165	382	639	913
55	29	116	261	400	527	34	140	327	535	800	47	165	381	637	912
[illegible]	30	120	269	410	538	35	143	332	541	811	..	...	...	...	...
[illegible]	31	124	276	419	549	36	145	336	545	821	..	...	...	...	...
[illegible]	32	128	284	428	560	36	148	340	550	831	..	...	...	...	...
[illegible]	33	132	291	438	572	37	150	344	553	840	..	...	...	...	...
[illegible]	34	136	299	447	584	38	153	347	557	850	..	...	...	...	...

CASH VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	[illegible]
15 to 25	$18	$24	$31	$47	$56	$65	$75	$85	$95	$105	$116	$127	$139	$151	$163	$176	$188	[illegible]
26	18	25	32	49	58	68	78	88	99	110	121	133	145	157	170	183	196	[illegible]
27	19	26	33	51	61	71	81	92	103	114	126	138	151	163	176	190	203	[illegible]
28	20	27	35	54	64	74	85	96	107	119	131	144	157	170	183	197	211	[illegible]
29	21	29	36	56	66	77	88	100	112	124	137	150	163	176	190	205	219	[illegible]
30	22	30	38	58	69	81	92	104	117	129	142	156	169	183	198	213	228	[illegible]
31	23	31	40	61	72	84	96	108	121	134	148	162	176	191	205	221	236	[illegible]
32	24	32	41	63	75	87	100	113	126	140	154	168	183	198	213	229	245	[illegible]
33	25	34	43	66	78	91	104	118	131	145	160	175	190	205	221	237	254	[illegible]
34	26	35	45	69	82	95	108	122	137	151	166	182	197	213	229	246	263	[illegible]
35	27	37	47	72	85	99	113	127	142	157	173	188	205	221	238	255	272	[illegible]
36	28	39	49	75	89	103	117	132	148	163	179	196	212	229	246	264	282	[illegible]
37	30	40	51	78	92	107	122	138	154	170	186	203	220	238	255	273	291	[illegible]
38	31	42	53	81	96	111	127	143	159	176	193	211	228	246	264	283	301	[illegible]
39	32	44	55	85	100	116	132	149	166	183	200	218	236	255	273	292	311	[illegible]
40	34	45	58	88	104	121	137	154	172	190	208	226	245	264	283	302	322	[illegible]
41	35	47	60	92	108	125	143	160	178	197	215	234	253	273	292	312	332	[illegible]
42	36	49	63	95	113	130	148	166	185	204	223	243	262	282	302	322	343	[illegible]
43	38	51	65	99	117	135	154	173	192	211	231	251	271	292	312	333	353	[illegible]
44	39	53	68	103	121	140	160	179	199	219	239	260	280	301	322	343	364	[illegible]
45	41	56	70	107	126	146	165	186	206	227	247	268	290	311	332	354	375	[illegible]
46	43	58	73	111	131	151	172	192	213	234	256	277	299	321	343	364	386	[illegible]
47	45	60	76	115	136	157	178	199	221	242	264	286	309	331	353	375	397	[illegible]
48	46	62	79	120	141	162	184	206	228	251	273	296	318	341	363	386	408	[illegible]
49	48	65	83	124	146	168	191	213	236	259	282	305	328	351	374	397	420	[illegible]
50	50	67	86	129	151	174	197	221	244	267	291	314	338	361	385	408	431	[illegible]
51	52	70	90	134	157	180	204	228	252	276	300	324	348	372	395	419	442	[illegible]
52	54	73	94	138	162	187	211	235	260	285	309	334	358	382	406	430	453	[illegible]
53	56	75	98	143	168	193	218	243	268	293	318	343	368	393	417	441	465	[illegible]
54	58	78	102	148	174	199	225	251	277	302	328	353	378	403	428	452	476	[illegible]
55	60	81	106	153	180	206	232	259	285	311	337	363	388	413	438	463	487	[illegible]
56	62	84	110	159	186	213	240	267	293	320	346	373	398	424	449	473	498	[illegible]
57	65	87	114	164	192	219	247	274	302	329	356	382	408	434	459	484	508	[illegible]
58	67	90	119	169	198	226	254	283	310	338	365	392	419	445	470	495	519	[illegible]
59	69	94	123	175	204	233	262	291	319	347	375	402	429	455	480	505	530	[illegible]
60	72	97	127	180	210	240	270	299	328	356	384	412	438	465	490	516	540	[illegible]

CASH VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$37	$50	$64	$79	$94	$110	$127	$144	$163	$182	$201	$222	$243	$265	$289	$313	$338	$365
38	52	66	81	97	113	130	148	167	186	206	227	249	272	296	321	346	373
39	53	68	83	99	116	134	152	171	191	211	233	255	279	303	328	355	382
40	54	69	85	102	119	137	156	175	196	217	239	262	286	310	336	363	392
41	56	71	88	105	122	141	160	180	201	222	245	268	293	318	345	372	401
42	57	73	90	107	126	144	164	184	206	228	251	275	300	326	353	381	411
43	59	75	92	110	129	148	168	189	211	234	257	282	307	334	362	391	421
44	61	77	95	113	132	152	173	194	216	240	264	289	315	342	371	400	431
46	62	79	97	116	136	156	177	199	222	246	270	296	323	351	380	410	441
47	64	82	100	119	139	160	182	204	228	252	277	303	331	359	389	420	452
48	66	84	103	122	143	164	186	209	233	258	284	311	339	368	398	430	463
49	67	86	106	126	147	169	191	215	239	265	291	319	347	377	408	440	474
51	69	88	108	129	151	173	196	220	245	271	298	327	356	386	418	451	485
52	71	91	111	132	155	177	201	226	252	278	306	335	364	396	428	462	497
54	73	93	114	136	159	182	206	232	258	285	313	343	373	405	438	473	509
55	75	96	117	140	163	187	212	237	264	292	321	351	382	415	448	484	520
57	77	98	120	143	167	191	217	243	271	299	329	359	391	424	458	494	532
58	79	101	123	147	171	196	222	249	277	306	337	368	400	434	469	506	545
60	81	104	127	151	175	201	228	255	284	314	344	376	410	444	480	518	557
61	83	106	130	154	180	206	233	262	291	321	352	385	419	454	491	529	569
63	86	109	133	158	184	211	239	268	298	328	360	394	428	464	502	541	582
65	88	112	137	162	189	216	245	274	304	336	369	402	438	474	512	552	594
66	90	115	140	166	193	221	250	280	311	343	377	411	447	484	523	564	607
68	92	118	143	170	198	227	256	287	318	351	385	420	457	495	534	576	619
70	95	120	147	174	203	232	262	293	325	358	393	429	466	505	545	587	632
72	97	123	150	178	207	237	268	299	332	366	401	437	475	515	556	599	645
73	99	126	154	183	212	242	274	306	339	373	409	446	485	525	567	611	657
75	102	129	158	187	217	248	279	312	346	381	417	455	494	534	577	622	670
77	104	132	161	191	221	253	285	318	353	388	425	463	503	544	588	633	682
79	107	135	165	195	226	258	291	325	359	395	433	471	512	554	598	645	694
81	109	138	168	199	231	263	296	331	366	403	440	480	520	563	608	656	707
83	112	141	172	203	235	268	302	337	373	410	448	488	529	572	618	667	719
84	114	145	176	207	240	273	308	343	379	416	455	495	537	581	628	677	731
86	117	148	179	212	245	278	313	349	385	423	462	503	545	590	637	688	742
88	119	151	183	216	249	283	318	354	391	430	469	510	553	598	646	698	754
90	122	154	186	220	254	288	324	360	397	436	476	517	560	606	655	708	765
92	124	157	190	224	258	293	329	366	403	442	482	524	567	614	663	717	776
94	127	160	194	228	263	298	334	371	409	448	488	530	574	621	671	726	787
96	129	163	197	232	267	303	339	376	414	453	494	536	580	628	679	735	797
98	132	166	201	236	271	307	344	381	419	458	499	541	586	634	686	743	807
100	135	169	204	240	275	312	348	386	424	463	504	547	592	640	692	751	817

CASH VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
15 to 25	$79	$113	$151	$191	$236	$285	$336	$384	$433	$485	$539	$596	$655	$718	$788	$852	[illegible]
26	79	113	150	191	236	285	336	384	433	485	539	596	655	718	783	852	[illegible]
27	79	113	150	191	236	285	336	383	433	485	539	596	655	718	783	852	[illegible]
28	79	113	150	191	236	285	336	383	433	485	539	596	655	718	783	852	[illegible]
29	79	113	150	191	236	285	336	383	433	485	539	596	655	718	783	852	[illegible]
30	79	112	149	190	234	283	335	382	432	483	538	594	654	716	781	850	[illegible]
31	79	112	149	190	234	283	335	382	432	483	538	594	654	716	781	850	[illegible]
32	79	112	149	190	234	283	335	382	432	483	538	594	654	716	781	850	[illegible]
33	79	112	150	190	234	283	335	382	432	483	538	594	654	716	781	850	[illegible]
34	79	112	150	190	234	283	335	382	432	483	538	594	654	716	781	850	[illegible]
35	78	113	150	190	234	283	335	382	431	483	537	593	653	715	780	849	[illegible]
36	78	113	150	190	234	283	335	382	431	483	537	593	653	715	780	849	[illegible]
37	78	113	150	190	234	283	335	382	431	483	536	593	653	714	780	849	[illegible]
38	78	113	150	190	234	283	335	382	431	483	536	592	652	713	779	848	[illegible]
39	78	113	150	190	234	283	335	382	431	482	535	592	651	713	779	848	[illegible]
40	78	113	150	191	235	283	335	382	431	482	535	591	650	712	778	847	[illegible]
41	78	113	150	191	235	283	335	381	430	481	534	591	650	712	777	847	[illegible]
42	78	113	150	191	235	283	335	381	430	481	534	590	649	711	776	846	[illegible]
43	78	113	150	191	235	283	334	380	429	480	533	589	648	709	775	845	[illegible]
44	78	113	150	191	235	282	334	380	428	479	532	587	646	708	774	844	[illegible]
45	78	113	150	190	234	282	333	379	428	478	531	586	645	707	773	843	[illegible]
46	78	113	150	190	234	281	333	379	427	477	530	585	644	706	772	842	[illegible]
47	78	113	151	190	233	281	332	378	426	476	529	584	642	705	771	841	[illegible]
48	77	113	151	189	233	280	332	377	425	475	527	582	641	703	769	839	[illegible]
49	78	114	151	190	233	280	331	376	424	474	526	581	639	701	767	838	[illegible]
50	78	114	151	190	232	279	330	375	423	472	524	579	637	699	766	837	[illegible]
51	78	114	152	190	232	279	329	375	422	471	523	578	636	698	764	835	[illegible]
52	78	115	152	190	232	279	329	374	422	470	521	576	633	696	762	833	[illegible]
53	79	115	152	191	231	278	328	373	420	468	519	574	630	693	760	831	[illegible]
54	79	116	153	191	231	277	327	372	418	467	517	572	628	690	757	829	[illegible]
55	80	116	154	192	231	276	326	371	417	465	516	570	626	688	755	827	[illegible]

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
	$14	$21	$28	$ 36	$ 44	$ 52	$ 61	$ 70	$ 79	$ 88	$ 98	$108	$119	$130	$141	$152	$164	$177
	14	22	30	38	46	55	64	73	82	92	102	113	124	135	147	159	171	184
	15	23	31	39	48	57	66	76	86	96	107	118	129	141	153	165	178	191
	16	24	32	41	50	59	69	79	89	100	111	123	134	147	159	172	185	199
	16	25	34	43	52	62	72	82	93	104	116	128	140	153	166	179	193	207
	17	26	35	45	54	65	75	86	97	109	121	133	146	159	172	186	201	215
	18	27	37	46	57	67	78	90	101	113	126	139	152	166	180	194	209	224
	18	28	38	48	59	70	82	93	106	118	131	144	158	172	187	202	217	233
	19	29	40	51	62	73	85	97	110	123	137	151	165	179	195	210	226	242
	20	31	42	53	64	76	89	102	115	128	142	157	172	187	202	219	235	252
	21	32	43	55	67	80	93	106	120	134	148	163	179	195	211	227	244	261
	22	33	45	58	70	83	97	111	125	140	155	170	186	202	219	236	254	271
	23	35	47	60	73	87	101	115	130	145	161	177	194	211	228	245	263	281
	24	36	49	63	76	91	105	120	136	152	168	185	202	219	237	255	273	292
	25	38	52	66	80	95	110	125	142	158	175	192	210	228	246	265	283	303
	26	40	54	68	83	99	115	131	148	165	182	200	218	237	256	275	294	313
	27	42	56	71	87	103	120	136	154	172	190	208	227	246	265	285	304	324
	29	43	59	75	91	108	125	142	160	179	197	216	236	255	275	295	315	336
	30	45	61	78	95	112	130	148	167	186	205	225	245	265	285	305	326	347
	31	47	64	81	99	117	136	154	174	193	213	233	254	274	295	316	337	358
	33	50	67	85	103	122	141	161	181	201	221	242	263	284	305	327	348	370
	34	52	70	89	108	127	147	167	188	209	230	251	272	294	316	338	359	381
	36	54	73	93	112	133	153	174	195	216	238	260	282	304	326	348	371	393
	37	57	76	96	117	138	159	181	202	225	247	269	292	314	337	359	382	405
	39	59	80	101	122	143	165	188	210	233	255	278	301	324	347	370	393	416
	41	62	83	105	127	149	172	195	218	241	264	288	311	335	358	382	405	428
	42	64	86	109	132	155	178	202	225	249	273	297	321	345	369	393	416	439
	44	67	90	113	137	160	184	209	233	258	282	307	331	355	380	404	427	451
	46	69	93	117	142	166	191	216	241	266	291	316	341	366	390	415	438	462
	48	72	97	122	147	172	198	223	249	275	300	326	351	376	401	425	450	473
	50	75	100	126	152	178	204	231	257	283	309	335	361	386	411	436	460	484
	52	78	104	131	158	184	211	238	265	292	318	345	371	397	422	447	471	495
	53	81	108	135	163	191	218	246	273	301	328	354	381	407	432	457	482	506
	55	84	112	140	168	197	225	253	281	309	337	364	391	417	443	468	492	516
	58	87	116	145	174	203	232	261	290	318	346	373	400	427	453	478	503	527
	60	90	120	150	180	210	239	269	298	327	355	383	410	436	462	488	513	538
	62	93	124	155	185	216	246	276	306	335	364	392	419	446	472	498	524	549
	64	96	128	159	191	222	253	284	314	343	372	401	428	456	482	509	535	560
	66	99	132	164	197	229	260	291	322	352	381	410	438	465	492	519	546	572
	68	102	136	169	202	235	267	299	330	360	389	418	447	475	503	530	557	584

*CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																			
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
18 to 21	$28	$44	$61	$78	$96	$115	$134	$155	$176	$198	$221	$244	$269	$295	$322	$350	$384	$41
22	29	45	62	80	98	118	137	158	180	202	226	250	275	301	329	357	392	42
23	29	46	64	82	101	120	141	162	184	207	231	256	281	308	336	365	400	43
24	30	47	65	84	103	123	144	166	188	212	236	261	288	315	344	373	409	44
25	31	49	67	86	106	126	147	169	193	217	241	267	294	322	351	382	418	45
26	32	50	69	88	108	129	151	174	197	222	247	273	301	330	359	390	427	46
27	33	51	70	90	111	132	154	178	202	227	253	280	308	337	368	399	437	47
28	34	52	72	92	113	135	158	182	206	233	259	286	315	345	376	408	447	48
29	34	54	74	95	116	139	162	186	211	238	265	293	322	353	385	418	457	49
30	35	55	76	97	119	142	166	191	216	243	271	300	330	361	393	427	467	51
31	36	57	78	99	122	146	170	195	222	249	277	307	338	369	403	437	478	52
32	37	58	80	102	125	149	174	200	227	255	284	314	345	378	412	447	488	53
33	38	59	82	104	128	153	178	205	232	261	291	322	354	387	421	457	499	54
34	39	61	84	107	131	157	183	210	238	267	298	329	362	396	431	467	510	55
35	40	63	86	110	135	160	187	215	244	274	305	337	370	405	440	477	521	56
36	41	64	88	113	138	164	192	220	250	280	312	345	378	414	450	488	532	57
37	42	66	90	115	141	168	197	226	256	287	319	352	387	423	460	498	544	58
38	44	68	92	118	145	173	201	231	262	293	326	360	396	432	470	509	555	60
39	45	69	95	121	149	177	206	237	268	300	334	368	404	441	480	520	566	61
40	46	71	97	124	152	181	211	242	274	307	341	376	413	451	490	530	578	62
41	47	73	100	127	156	186	216	248	280	314	349	384	422	460	500	541	589	63
42	48	75	102	131	160	190	221	253	286	321	356	392	430	469	510	552	601	65
43	49	77	105	134	164	195	226	259	293	327	363	400	439	478	520	562	612	66
44	51	79	107	137	168	199	231	265	299	334	371	408	447	488	529	573	623	67
45	52	80	110	140	171	203	236	270	305	341	378	416	456	497	539	583	635	68
46	53	82	112	143	175	208	241	276	311	348	385	424	464	505	548	593	646	70
47	54	84	115	146	179	212	246	281	317	354	392	431	472	514	558	603	656	71
48	56	86	117	150	183	216	251	286	323	360	399	439	480	522	567	613	667	73
49	57	88	120	153	186	220	256	292	329	367	406	446	487	531	576	623	678	73
50	58	90	122	156	190	225	260	297	334	373	412	453	495	539	584	632	688	74
51	59	92	125	159	193	229	265	302	340	378	418	459	502	546	593	641	698	73
52	60	93	127	162	197	233	269	307	345	384	424	466	509	554	600	650	707	76
53	61	95	130	165	200	237	274	311	350	390	430	472	515	561	608	658	717	78
54	62	97	132	168	204	240	278	316	355	395	436	478	521	567	615	666	725	79
55	64	99	134	170	207	244	282	320	360	400	441	483	527	573	621	673	734	80

*Loan values at end of 19 and 20 years not quite so large as above figures

*CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$88	$124	$162	$203	$245	$289	$335	$383	$432	$484	$538	$595	$654	$715	$780	$847	$922
86	123	162	203	245	289	335	382	432	484	538	595	654	715	779	847	922
86	123	162	202	245	289	334	382	432	484	538	594	653	715	779	846	922
86	123	162	202	244	288	334	382	432	484	538	594	653	715	779	846	922
85	123	161	202	244	288	334	382	431	483	537	594	653	715	779	846	921
85	122	161	202	244	288	334	381	431	483	537	594	653	714	779	846	921
85	122	161	201	244	287	333	381	431	483	537	594	653	714	779	846	921
84	122	161	201	243	287	333	381	431	483	537	593	652	714	778	846	921
84	121	160	201	243	287	333	381	430	482	536	593	652	714	778	846	921
84	121	160	200	243	287	332	380	430	482	536	593	652	713	778	845	921
83	121	160	200	242	286	332	380	430	482	536	592	651	713	778	845	921
83	120	159	200	242	286	332	380	429	481	536	592	651	713	777	845	921
83	120	159	200	242	286	332	379	429	481	535	592	651	713	777	845	921
82	120	159	199	242	285	331	379	429	481	535	591	650	712	777	844	920
82	119	158	199	241	285	331	379	429	480	535	591	650	712	776	844	920
82	119	158	199	241	285	331	379	428	480	534	591	650	711	776	844	920
81	119	158	198	241	285	331	378	428	480	534	590	649	711	776	843	920
81	118	158	198	241	285	330	378	428	480	534	590	649	710	775	843	919
80	118	157	198	240	284	330	378	428	479	533	589	648	710	775	843	919
80	118	157	198	240	284	330	378	427	479	533	589	648	709	774	842	919
80	117	157	198	240	284	330	377	427	479	532	588	647	709	773	841	919
79	117	157	197	240	284	330	377	427	478	532	588	646	708	773	841	918
79	117	156	197	240	284	329	377	426	478	531	587	646	707	772	840	918
79	117	156	197	240	284	329	377	426	477	531	586	645	706	771	839	917
78	117	156	197	240	283	329	376	425	476	530	585	644	705	770	839	917
78	116	156	197	239	283	329	376	425	476	529	584	643	704	769	838	916
78	116	156	197	239	283	328	375	424	475	528	583	643	703	768	837	915
77	116	156	197	239	283	328	375	424	474	527	582	640	701	766	835	915
77	116	155	196	239	283	328	374	423	473	526	581	639	700	765	834	914
77	115	155	196	239	282	327	374	422	472	525	580	637	698	763	833	913
76	115	155	196	239	282	327	373	421	471	523	578	635	696	761	831	912
76	115	155	196	238	282	327	373	421	470	522	576	634	694	759	829	911
76	115	155	196	238	282	326	372	420	469	521	575	632	692	757	827	909
76	115	155	196	238	282	326	372	419	468	519	573	629	690	755	825	908
75	115	155	196	238	281	326	371	418	467	518	571	627	687	752	823	907

*Loan value at end of 19 years not quite as large as above figures.

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF 2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
20	$0 46	$9 69	$19 21	$28 98	$39 01	$49 29	$59 84	$70 66	$81 76	$132 94	$19[illegible]
21	0 95	10 53	20 36	30 45	40 79	51 40	62 29	73 46	84 91	138 00	1[illegible]
22	1 54	11 43	21 57	31 98	42 66	53 61	64 85	76 37	88 20	143 26	20[illegible]
23	2 15	12 36	22 84	33 58	44 61	55 92	67 52	79 42	91 64	148 74	21[illegible]
24	2 80	13 34	24 16	35 26	46 64	58 32	70 31	82 61	95 21	154 43	22[illegible]
25	3 47	14 36	25 54	37 01	48 77	60 84	73 22	85 92	98 94	160 36	23[illegible]
26	4 17	15 43	26 98	38 83	50 99	63 46	76 25	89 37	102 83	166 50	2[illegible]
27	4 90	16 54	28 48	40 74	53 31	66 20	79 42	92 98	106 88	172 90	2[illegible]
28	5 67	17 70	30 06	42 73	55 73	69 06	82 73	96 74	111 11	179 54	2[illegible]
29	6 47	18 92	31 70	44 81	58 25	72 04	86 18	100 67	115 51	186 44	2[illegible]
30	7 31	20 20	33 42	46 98	60 90	75 16	89 78	104 75	120 10	193 61	27[illegible]
31	8 19	21 53	35 22	49 26	63 66	78 41	93 53	109 01	124 86	201 04	28[illegible]
32	9 11	22 92	37 10	51 64	66 54	81 80	97 44	113 44	129 83	208 72	29[illegible]
33	10 06	24 38	39 06	54 12	69 53	85 33	101 50	118 06	135 01	216 66	30[illegible]
34	11 08	25 91	41 12	56 71	72 67	89 01	105 75	122 88	140 40	224 86	31[illegible]
35	12 13	27 51	43 27	59 41	75 94	92 86	110 18	127 90	146 01	233 28	32[illegible]
36	13 23	29 17	45 50	62 22	79 34	96 87	114 79	133 11	151 83	241 92	33[illegible]
37	14 38	30 91	47 83	65 16	82 90	101 05	119 59	138 54	157 86	250 76	34[illegible]
38	15 57	32 71	50 27	68 23	86 61	105 40	124 59	144 16	164 11	259 79	35[illegible]
39	16 83	34 62	52 82	71 45	90 48	109 93	129 77	149 99	170 57	269 01	37[illegible]
40	18 14	36 60	55 49	74 79	94 52	114 63	135 14	156 01	177 20	278 40	38[illegible]
41	19 53	38 69	58 28	78 29	98 70	119 51	140 69	162 20	184 01	287 94	39[illegible]
42	20 97	40 86	61 18	81 90	103 03	124 54	146 38	168 53	190 96	297 61	4[illegible]
43	22 47	43 12	64 18	85 65	107 50	129 69	152 20	175 00	198 06	307 40	4[illegible]
44	24 03	45 45	67 28	89 50	112 07	134 96	158 14	181 59	205 28	317 29	4[illegible]
45	25 65	47 87	70 48	93 45	116 74	140 34	164 20	188 31	212 62	327 27	441
46	27 32	50 35	73 74	97 46	121 50	145 80	170 36	195 12	220 06	337 30	452
47	29 03	52 88	77 06	101 56	126 34	151 37	176 61	202 03	227 59	347 39	464
48	30 77	55 45	80 44	105 72	131 25	157 01	182 94	209 02	235 21	357 49	475
49	32 53	58 05	83 86	109 94	136 24	162 73	189 36	216 10	242 91	367 62	486
50	34 33	60 71	87 36	114 24	141 31	168 53	195 86	223 26	250 69	377 76	498
51	36 17	63 43	90 93	118 62	146 46	174 42	202 46	230 52	258 55	387 88	509
52	38 05	66 20	94 56	123 07	151 70	180 41	209 14	237 84	266 47	397 96	519
53	39 97	69 03	98 25	127 60	157 02	186 47	215 89	245 23	274 44	407 97	530
54	41 92	71 90	102 01	132 20	162 41	192 59	222 69	252 66	282 46	417 87	540
55	43 91	74 83	105 83	136 88	167 86	198 77	229 55	260 15	290 50	427 64	551
56	45 94	77 81	109 71	141 58	173 36	205 00	236 45	267 66	298 53	437 25	561
57	48 01	80 84	113 63	146 34	178 91	211 27	243 39	275 16	306 54	446 70	572
58	50 11	83 90	117 60	151 15	184 49	217 57	250 31	282 64	314 50	456 02	583
59	52 23	86 99	121 59	155 98	190 10	223 86	257 20	290 06	322 35	465 32	595
60	54 37	90 10	125 61	160 83	195 69	230 12	264 04	297 38	330 10	474 71	607
61	56 53	93 23	129 65	165 68	201 26	236 33	270 79	304 60	337 69	484 31	619
62	58 71	96 39	133 68	170 50	206 79	242 45	277 44	311 67	345 13	494 25	631
63	60 90	99 54	137 69	175 28	212 23	248 47	283 93	318 59	352 49	504 62	644
64	63 07	102 65	141 64	179 96	217 55	254 34	290 28	325 43	359 87	515 42	658
65	65 22	105 71	145 51	184 54	222 74	260 06	296 56	332 32	367 43	526 88	673

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF										
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
[illegible] 86	$ 37 91	$ 57 57	$ 77 87	$ 98 84	$120 48	$142 83	$165 92	$189 76	$312 68	$459 42
[illegible] 49	38 87	58 88	79 54	100 87	122 89	145 63	169 12	193 38	318 58	468 00
[illegible] 14	39 87	60 24	81 26	102 96	125 38	148 52	172 42	197 11	324 65	476 80
[illegible] 82	40 90	61 63	83 03	105 13	127 94	151 49	175 82	200 95	330 89	485 83
[illegible] 32	41 97	63 07	84 86	107 35	130 57	154 55	179 32	204 89	337 29	495 10
[illegible] 24	43 06	64 56	86 74	109 64	133 29	157 70	182 91	208 95	343 86	504 59
[illegible] 97	44 19	66 08	88 67	112 00	136 08	160 94	186 61	213 12	350 59	514 30
[illegible] 74	45 35	67 65	90 67	114 43	138 95	164 26	190 41	217 40	357 49	524 23
[illegible] 52	46 54	69 27	92 72	116 92	141 90	167 69	194 31	221 80	364 56	534 37
[illegible] 33	47 77	70 93	94 82	119 48	144 94	171 20	198 32	226 31	371 80	544 70
[illegible] 17	49 04	72 64	96 99	122 13	148 05	174 82	202 43	230 94	379 19	555 22
[illegible] 99	50 35	74 40	99 23	124 83	151 26	178 52	206 65	235 67	386 75	565 89
[illegible] 91	51 68	76 21	101 51	127 62	154 54	182 31	210 96	240 52	394 45	576 71
[illegible] 81	53 07	78 07	103 87	130 47	157 90	186 19	215 38	245 49	402 30	587 67
[illegible] 75	54 49	79 99	106 28	133 40	161 35	190 18	219 91	250 58	410 27	598 74
[illegible] 72	55 95	81 96	108 77	136 40	164 89	194 27	224 56	255 78	418 33	609 92
[illegible] 71	57 44	83 97	111 30	139 48	168 51	198 45	229 30	261 10	426 48	621 18
[illegible] 72	58 98	86 03	113 91	142 64	172 24	202 73	234 15	266 51	434 69	632 51
[illegible] 77	60 56	88 16	116 59	145 88	176 04	207 10	239 08	272 01	442 94	643 89
[illegible] 84	62 19	90 35	119 35	149 20	179 94	211 56	244 11	277 59	451 22	655 30
[illegible] 95	63 86	92 60	122 17	152 60	183 91	216 10	249 21	283 23	459 51	666 72
[illegible] 10	65 60	94 91	125 07	156 06	187 95	220 71	254 35	288 90	467 78	678 13
[illegible] 29	67 37	97 28	128 02	159 61	192 05	225 35	259 52	294 58	475 99	689 50
[illegible] 50	69 19	99 70	131 03	163 19	196 17	230 00	264 68	300 26	484 15	700 83
[illegible] 74	71 04	102 15	134 06	166 77	200 30	234 64	269 84	305 91	492 21	712 08
[illegible] 00	72 92	104 63	137 11	170 37	204 42	239 28	274 97	311 52	500 15	723 24
[illegible] 28	74 82	107 11	140 15	173 95	208 52	243 88	280 05	317 06	507 94	734 27
[illegible] 58	76 72	109 59	143 18	177 51	212 60	248 44	285 08	322 53	515 55	745 16
[illegible] 87	78 61	112 05	146 19	181 05	216 62	252 94	290 03	327 91	522 96	755 88
[illegible] 15	80 48	114 49	149 18	184 55	220 61	257 38	294 89	333 19	530 15	766 41
[illegible] 42	82 36	116 93	152 15	188 02	224 55	261 76	299 69	338 37	537 10	776 78
[illegible] 71	84 24	119 37	155 12	191 47	228 45	266 09	304 40	343 43	543 77	786 82
[illegible] 01	86 12	121 81	158 07	194 90	232 32	270 35	309 02	348 37	550 14	796 67
[illegible] 31	88 02	124 25	161 01	198 30	236 14	274 54	313 53	353 18	556 18	806 28
[illegible] 61	89 91	126 68	163 94	201 67	239 90	278 64	317 94	357 85	561 84	815 69
54 93	91 81	129 12	166 86	205 02	243 61	282 67	322 23	362 37	567 10	824 93
56 25	93 72	131 56	169 76	208 32	247 26	286 51	326 40	366 70	571 90	834 01
57 60	95 65	134 00	172 65	211 59	250 85	290 45	330 42	370 84	576 22	842 97
58 96	97 58	136 43	175 51	214 82	254 47	294 17	334 27	374 75	580 04	851 80
60 33	99 56	138 85	178 35	217 99	257 78	297 74	337 92	378 40	583 41	860 49
61 68	101 43	141 27	181 16	221 10	261 09	301 16	341 36	381 77	586 39	869 06
63 06	103 37	143 68	183 93	224 13	264 29	304 41	344 56	384 84	589 06	877 42
64 46	105 33	146 08	186 67	227 10	267 36	307 49	347 54	387 64	591 53	885 60
65 88	107 29	148 46	189 37	229 98	270 31	310 39	350 31	390 26	593 91	893 63
67 29	109 24	150 82	192 00	232 78	273 14	313 15	352 97	392 84	596 28	901 59

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF 2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
20	$56 18	$94 97	$135 13	$176 72	$219 79	$264 40	$310 61	$358 49	$408 10	$676 06	$930 [illegible]
21	56 17	94 95	135 11	176 69	219 76	264 36	310 56	358 42	408 03	675 96	930 [illegible]
22	56 16	94 94	135 10	176 67	219 73	264 32	310 52	358 37	407 97	675 87	930 [illegible]
23	56 16	94 94	135 09	176 66	219 71	264 29	310 48	358 33	407 91	675 77	929 [illegible]
24	56 16	94 94	135 08	176 65	219 69	264 26	310 44	358 28	407 85	675 66	929 [illegible]
25	56 16	94 94	135 08	176 64	219 67	264 24	310 41	358 23	407 79	675 54	929 [illegible]
26	56 16	94 94	135 07	176 62	219 65	264 22	310 37	358 18	407 73	675 42	929 [illegible]
27	56 17	94 94	135 07	176 62	219 65	264 19	310 34	358 14	407 67	675 28	929 [illegible]
28	56 18	94 95	135 08	176 63	219 64	264 18	310 32	358 10	407 62	675 15	929 [illegible]
29	56 18	94 96	135 10	176 64	219 64	264 18	310 29	358 07	407 56	675 00	929 [illegible]
30	56 21	94 99	135 12	176 65	219 66	264 18	310 29	358 04	407 51	674 85	929 [illegible]
31	56 23	95 02	135 15	176 69	219 68	264 20	310 28	358 02	407 47	674 70	929 [illegible]
32	56 26	95 05	135 19	176 73	219 72	264 22	310 29	358 00	407 43	674 53	929 [illegible]
33	56 29	95 10	135 25	176 79	219 77	264 26	310 31	358 01	407 41	674 36	929 [illegible]
34	56 34	95 16	135 32	176 86	219 84	264 32	310 36	358 04	407 42	674 19	929 [illegible]
35	56 40	95 25	135 41	176 96	219 93	264 41	310 44	358 10	407 45	674 00	928 [illegible]
36	56 47	95 33	135 52	177 07	220 05	264 52	310 54	358 18	407 51	673 78	928 [illegible]
37	56 55	95 45	135 65	177 22	220 21	264 68	310 69	358 30	407 59	673 54	928 [illegible]
38	56 64	95 57	135 81	177 40	220 41	264 88	310 87	358 45	407 70	673 27	928 [illegible]
39	56 76	95 74	136 02	177 64	220 66	265 13	311 10	358 65	407 84	672 96	928 [illegible]
40	56 90	95 94	136 27	177 92	220 95	265 42	311 37	358 87	407 98	672 61	927 [illegible]
41	57 08	96 19	136 56	178 26	221 30	265 76	311 68	359 11	408 14	672 20	927 [illegible]
42	57 28	96 47	136 91	178 63	221 69	266 13	312 00	359 36	408 28	671 74	927 [illegible]
43	57 51	96 79	137 29	179 05	222 12	266 53	312 33	359 60	408 41	671 20	926 [illegible]
44	57 77	97 13	137 70	179 50	222 56	266 93	312 66	359 83	408 53	670 58	926 [illegible]
45	58 05	97 52	138 16	179 98	223 03	267 34	312 99	360 06	408 62	669 88	925 [illegible]
46	58 36	97 94	138 63	180 46	223 49	267 75	313 32	360 26	408 67	669 06	925 [illegible]
47	58 69	98 36	139 11	180 96	223 96	268 16	313 63	360 45	408 70	668 17	924 [illegible]
48	59 02	98 79	139 59	181 46	224 44	268 57	313 94	360 61	408 69	667 15	924 [illegible]
49	59 36	99 23	140 09	181 96	224 92	268 99	314 24	360 76	408 66	666 01	923 [illegible]
50	59 71	99 69	140 62	182 52	225 44	269 43	314 55	360 91	408 61	664 75	922 [illegible]
51	60 10	100 20	141 19	183 11	226 00	269 90	314 90	361 08	408 55	663 36	921 [illegible]
52	60 52	100 74	141 82	183 75	226 60	270 42	315 27	361 26	408 49	661 83	920 [illegible]
53	60 96	101 34	142 49	184 45	227 27	270 99	315 69	361 46	408 43	660 17	919 [illegible]
54	61 45	101 97	143 21	185 21	227 99	271 61	316 14	361 68	408 37	658 32	918 [illegible]
55	61 98	102 67	144 02	186 05	228 79	272 29	316 64	361 94	408 33	656 26	916 [illegible]

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Guaranteed Option Contracts of $1,000 Each.

Age at Issue.	AT END OF 3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$13	$ 21	$ 29	$ 37	$ 46	$ 54	$ 63	$ 73	$ 83	$ 94	$106	$117	$130	$142	$155	$167	$181	$194
21	14	22	30	39	48	57	66	76	87	98	110	122	135	148	160	174	187	201
22	15	23	32	41	50	59	69	79	91	102	114	127	140	153	167	180	194	209
23	16	24	33	43	52	62	72	83	94	106	119	132	146	159	173	187	201	216
24	17	26	35	45	55	65	75	86	98	111	124	137	151	165	180	194	209	224
25	18	27	37	47	57	68	79	90	103	115	129	142	157	172	186	201	217	233
26	19	28	39	49	60	71	82	94	107	120	134	148	164	178	193	209	225	241
27	20	30	40	51	62	74	86	98	111	125	139	154	170	185	201	217	233	250
28	21	32	42	54	65	77	90	102	116	130	145	160	177	192	208	225	242	259
29	22	33	44	56	68	81	93	107	121	136	151	167	183	200	216	233	251	268
30	23	34	46	58	70	83	97	111	126	141	157	174	191	207	225	242	260	278
31	24	36	48	61	74	87	101	116	131	147	163	181	198	215	233	251	269	288
32	25	37	50	64	77	91	105	121	137	153	170	188	206	224	242	260	279	298
33	26	39	53	67	81	95	110	126	143	160	177	196	214	232	251	270	289	308
34	27	41	55	70	84	99	115	131	149	166	184	203	222	241	260	279	299	319
35	28	42	57	72	87	104	120	137	155	173	192	211	230	250	269	289	309	330
36	29	44	60	75	91	108	125	143	161	180	200	219	239	259	279	300	321	341
37	30	46	63	79	95	113	130	149	168	188	208	228	248	268	289	311	331	353
38	32	49	66	83	100	118	136	155	175	196	216	236	258	279	300	322	343	365
39	34	51	69	86	104	123	142	162	182	203	224	245	267	288	310	333	354	376
40	35	53	72	90	109	128	148	168	190	211	232	254	276	298	321	343	366	388
41	37	56	75	94	114	133	154	176	197	219	242	264	287	309	333	355	379	401
42	38	58	78	98	119	139	161	183	205	228	250	274	297	320	343	367	390	414
43	40	61	81	103	125	146	168	190	213	236	259	283	307	332	355	379	402	426
44	43	64	85	108	130	152	175	198	221	246	269	294	318	343	367	391	414	439
45	44	66	89	112	135	159	182	207	230	255	279	304	329	354	378	403	427	451
46	47	69	93	117	141	165	190	214	239	265	289	315	340	365	390	414	439	464
47	48	73	97	121	147	171	197	222	248	273	298	324	350	375	401	426	451	476
48	51	77	101	127	152	178	204	230	257	283	310	335	361	387	413	438	464	489
49	53	80	106	132	158	185	212	238	265	292	319	346	373	398	424	450	476	501
50	55	83	110	137	164	191	219	246	273	301	328	356	383	410	436	462	488	513
51	58	86	114	142	170	198	226	255	283	311	339	366	394	421	448	474	500	525
52	59	89	118	148	177	206	235	263	292	321	349	377	405	432	459	486	511	537
53	62	93	122	153	183	212	242	271	301	330	359	387	415	443	470	496	522	548
54	65	97	128	159	190	220	250	280	310	340	369	398	426	454	481	507	533	560
55	68	99	133	165	196	227	258	289	319	349	378	407	437	465	492	518	545	571
56	71	103	137	170	202	234	265	297	327	358	387	417	446	474	502	529	556	583
57	73	106	141	175	209	241	273	305	336	366	396	427	457	485	512	541	567	595
58	76	110	146	180	215	248	280	313	344	375	405	436	466	494	523	551	579	607
59	79	114	151	186	221	255	289	321	353	385	415	446	476	505	534	562	591	619
60	81	117	155	191	226	262	296	329	361	393	424	455	486	515	545	574	603	632
61	84	121	159	196	233	269	303	338	370	402	433	465	496	526	557	587	616	645
62	87	124	163	201	238	275	310	345	378	411	443	475	507	538	569	599	629	659
63	90	128	168	206	244	281	318	353	387	421	453	486	519	550	581	612	643	672
64	92	132	173	212	251	289	326	362	396	430	464	497	530	562	594	626	657	687
65	95	136	177	218	256	295	333	369	404	440	475	509	543	575	608	640	671	703

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Guaranteed Option Contracts of $1,000 Each.

Age at Issue.	AT END OF																			
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$37	$ 58	$ 80	$100	$122	$113	$166	$190	$215	$240	$267	$294	$323	$352	$382	$414	$446	$47[illegible]
21	38	59	81	102	124	146	169	193	219	245	272	300	329	358	389	421	454	48[illegible]
22	39	61	83	104	127	149	172	197	223	249	277	305	335	365	396	429	462	49[illegible]
23	40	62	85	106	129	152	176	201	227	254	282	311	341	372	404	437	471	50[illegible]
24	41	64	87	108	132	155	179	205	232	259	288	317	347	379	411	445	479	51[illegible]
25	42	65	88	111	135	158	183	209	236	264	293	323	354	386	419	453	488	52[illegible]
26	43	67	90	113	137	161	186	213	241	269	299	329	361	393	427	461	497	53[illegible]
27	45	68	92	115	140	165	190	217	246	275	305	336	367	401	435	470	506	54[illegible]
28	46	70	94	118	143	168	194	222	250	280	311	342	375	408	443	479	516	55[illegible]
29	47	71	97	120	146	172	198	226	255	286	317	349	382	416	451	488	526	56[illegible]
30	48	72	98	123	148	175	202	231	261	291	323	355	389	424	460	497	536	57[illegible]
31	49	74	100	126	152	179	206	236	266	297	329	362	397	432	469	507	546	58[illegible]
32	50	76	102	129	155	183	211	241	271	303	336	370	404	440	478	516	556	59[illegible]
33	51	78	105	131	158	187	215	245	277	309	342	377	412	449	487	526	566	60[illegible]
34	52	79	107	134	162	191	220	251	282	315	349	384	420	457	496	535	576	61[illegible]
35	53	80	109	136	165	194	224	256	288	322	356	392	428	466	505	545	587	62[illegible]
36	55	82	111	139	169	198	229	261	294	328	363	399	435	475	514	555	597	64[illegible]
37	56	85	114	143	172	202	234	267	300	335	370	407	445	484	524	565	608	65[illegible]
38	58	87	116	146	176	207	239	272	306	341	377	415	453	492	533	575	619	66[illegible]
39	59	89	119	149	180	211	244	278	312	348	385	422	461	501	543	585	629	67[illegible]
40	60	90	121	152	183	216	249	283	318	355	392	430	470	510	552	595	640	69[illegible]
41	62	92	124	155	187	220	254	289	325	361	399	438	478	519	561	605	651	70[illegible]
42	64	95	127	159	191	225	259	295	331	368	406	446	486	528	571	615	661	71[illegible]
43	65	97	130	162	195	230	264	300	337	375	413	453	494	536	580	625	672	72[illegible]
44	67	100	133	166	200	234	270	306	343	381	420	461	502	545	589	635	682	73[illegible]
45	68	101	135	168	204	239	275	312	349	388	427	468	510	553	598	644	693	74[illegible]
46	70	104	138	172	208	243	280	317	355	394	434	476	518	562	607	654	703	75[illegible]
47	72	106	141	176	212	248	285	323	361	401	441	483	526	570	616	663	713	76[illegible]
48	74	109	144	179	216	252	290	328	367	407	448	490	533	578	624	672	723	77[illegible]
49	76	111	147	183	220	257	295	333	373	413	454	497	540	585	632	681	732	78[illegible]
50	77	112	149	186	224	261	299	338	378	419	460	503	547	593	640	689	741	79[illegible]
51	78	115	152	189	228	266	304	343	384	424	466	509	554	600	647	698	750	8[illegible]
52	80	117	155	193	232	270	309	348	389	430	472	515	560	606	655	705	759	8[illegible]
53	82	120	158	196	235	274	313	353	394	435	478	521	566	613	661	713	767	8[illegible]
54	84	122	161	200	239	278	318	358	399	440	483	527	572	619	668	720	775	8[illegible]
55	85	124	163	202	242	282	322	362	403	445	488	532	577	624	674	726	783	8[illegible]

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Guaranteed Option Contracts of $1,000 Each.

AT END OF																
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$86	$128	$170	$215	$260	$308	$357	$408	$458	$509	$563	$618	$676	$736	$798	$863	$930
86	128	170	215	260	308	357	408	458	509	563	618	676	736	798	863	930
86	128	170	215	260	308	357	408	458	509	563	618	676	736	798	863	930
86	128	170	215	260	308	357	408	458	509	563	618	676	736	798	863	930
86	128	170	215	260	308	357	408	457	509	562	618	676	735	798	862	930
86	128	170	215	260	308	357	408	457	509	562	618	675	735	798	862	930
86	128	170	215	260	308	357	408	457	509	562	618	675	735	797	862	930
86	128	170	215	260	308	357	408	457	509	562	618	675	735	797	862	930
86	128	170	215	260	308	357	408	457	509	562	617	675	735	797	862	930
86	128	170	215	260	308	357	407	457	508	562	617	675	735	797	862	929
86	128	170	215	260	308	357	407	457	508	562	617	675	734	797	862	929
86	128	171	215	261	308	357	407	457	508	561	617	674	734	797	861	929
86	128	171	215	261	308	357	407	457	508	561	617	674	734	796	861	929
86	128	171	215	261	308	357	407	457	508	561	617	674	734	796	861	929
86	128	171	215	261	308	357	408	457	508	561	616	674	734	796	861	929
86	128	171	215	261	308	357	408	457	508	561	616	674	733	795	860	929
86	128	171	215	261	308	357	408	457	508	561	616	673	733	795	860	928
86	129	171	216	261	309	357	408	457	508	561	616	673	733	795	860	928
87	129	172	216	262	309	358	408	457	508	561	616	673	732	794	859	928
87	129	172	216	262	309	358	408	457	508	561	615	672	732	794	859	928
87	129	172	217	262	310	358	408	457	508	560	615	672	731	793	858	927
88	130	173	217	263	310	358	408	457	508	560	614	671	730	793	858	927
88	130	173	218	263	310	359	409	457	507	560	614	671	730	792	857	926
88	131	174	218	264	310	359	409	457	507	559	613	670	729	791	857	926
89	131	174	218	264	311	359	409	457	507	559	613	669	728	790	856	925
89	132	175	219	264	311	359	409	457	507	558	612	668	727	789	855	925
90	132	175	219	265	311	359	409	457	506	558	611	667	726	788	854	924
90	133	176	220	265	312	360	409	456	506	557	610	666	725	787	853	923
90	133	176	220	266	312	360	409	456	505	556	609	665	723	785	851	923
91	134	177	221	266	312	360	409	456	505	555	608	663	722	784	850	922
91	134	178	222	267	313	360	408	455	504	554	607	662	720	782	849	921
92	135	178	222	267	313	360	408	455	503	553	605	660	718	780	847	920
92	136	179	223	268	314	360	408	455	502	552	604	658	716	778	845	918
93	137	180	224	269	314	361	408	454	502	551	602	656	714	776	843	917

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$13	$27	$67	$114	$169	$30	$62	$156	$270	$410	$74	$156	$377	$661	[illegible]
21	13	28	69	118	176	30	64	159	276	418	73	155	377	661	[illegible]
22	14	29	72	123	183	31	65	163	282	427	73	155	377	660	[illegible]
23	14	30	75	129	191	32	67	166	288	436	73	155	377	660	[illegible]
24	15	32	79	134	198	32	68	170	294	446	73	155	376	660	[illegible]
25	16	33	82	139	206	33	70	174	301	456	72	154	376	660	[illegible]
26	16	34	85	145	215	34	71	178	308	466	72	154	376	660	[illegible]
27	17	36	89	151	223	35	73	182	315	476	71	154	376	659	[illegible]
28	18	38	93	158	232	36	75	186	322	486	71	153	375	659	[illegible]
29	19	39	97	164	242	36	76	191	329	497	71	153	375	659	[illegible]
30	20	41	101	171	251	37	78	195	337	508	70	153	375	658	[illegible]
31	20	43	106	178	261	38	80	200	344	519	70	152	374	658	[illegible]
32	21	45	110	186	271	39	82	204	352	531	70	152	374	658	[illegible]
33	22	47	115	193	281	40	84	209	360	542	69	152	374	657	[illegible]
34	23	49	120	201	291	41	86	214	368	554	69	151	374	657	[illegible]
35	24	51	125	209	302	42	88	219	377	566	69	151	373	657	[illegible]
36	26	53	130	218	313	43	91	225	385	578	68	151	373	656	[illegible]
37	27	56	136	226	324	44	93	230	394	590	68	150	373	656	[illegible]
38	28	58	142	235	335	46	95	236	402	602	67	150	373	656	[illegible]
39	29	61	148	244	346	47	98	241	411	614	67	150	372	655	[illegible]
40	31	64	154	253	358	48	100	247	420	626	67	150	372	655	[illegible]
41	32	67	160	262	369	49	103	252	428	639	67	150	372	654	[illegible]
42	34	70	167	272	381	51	105	258	437	651	67	150	372	653	[illegible]
43	35	73	173	281	392	52	108	264	446	663	66	150	372	652	[illegible]
44	37	76	180	291	404	53	111	269	454	676	66	149	371	652	[illegible]
45	38	79	187	301	416	55	113	275	463	688	66	149	371	651	[illegible]
46	40	82	194	311	427	56	116	281	471	700	66	149	371	650	[illegible]
47	42	86	201	321	439	57	119	286	479	712	66	149	371	649	[illegible]
48	44	89	208	330	450	59	121	292	487	724	65	149	370	647	[illegible]
49	45	93	215	340	462	60	124	297	495	735	65	149	370	646	[illegible]
50	47	96	223	350	473	62	126	302	502	746	65	149	369	644	[illegible]
51	49	100	230	360	484	63	129	307	509	758	65	149	369	643	[illegible]
52	51	104	238	370	495	64	132	312	516	769	65	150	369	641	[illegible]
53	53	107	245	380	505	66	134	317	523	779	65	150	368	639	[illegible]
54	55	111	253	390	516	67	137	322	529	790	65	150	368	637	[illegible]
55	57	115	261	400	527	68	139	327	535	800	65	150	368	635	[illegible]
56	59	119	268	409	537	70	142	331	540	810	65	151	367	632	[illegible]
57	61	123	276	419	548	71	145	336	545	820	65	151	367	629	[illegible]
58	63	127	283	428	560	73	147	340	549	830	66	152	366	626	[illegible]
59	66	131	291	437	571	74	150	343	553	840	66	152	366	623	[illegible]
60	68	135	298	446	584	75	152	347	556	849	66	153	365	619	[illegible]

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF 3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$10	$16	$ 24	$ 32	$ 40	$ 50	$ 58	$ 67	$ 75	$ 84	$ 94	$104	$114	$124	$135	$146	$157	$169
21	10	16	25	34	43	52	60	69	79	88	98	108	118	129	140	152	164	176
22	11	17	26	35	44	54	63	72	82	92	102	112	123	135	146	158	171	183
23	11	18	27	37	46	56	66	75	85	96	106	117	129	140	152	165	178	191
24	12	19	29	38	48	59	69	79	89	100	111	122	134	146	159	171	185	198
25	13	20	30	40	51	61	71	82	93	104	115	127	139	152	165	179	192	206
26	13	21	31	42	53	64	75	85	97	108	120	133	145	158	172	186	200	215
27	14	22	33	44	55	67	78	89	101	113	125	138	151	165	179	193	208	223
28	15	24	35	46	58	70	81	93	105	118	131	144	158	172	186	201	217	232
29	16	25	36	48	60	73	85	97	110	123	136	150	164	179	194	210	225	242
30	16	25	37	49	62	75	88	101	114	128	142	156	171	186	202	218	234	251
31	16	26	39	52	65	78	92	106	119	133	148	163	178	194	210	227	244	261
32	17	28	41	52	68	82	96	110	124	139	154	170	186	202	219	236	253	271
33	18	29	43	57	71	85	100	115	130	145	161	177	193	210	227	245	263	281
34	19	31	45	59	74	89	105	120	135	151	167	184	201	219	236	254	273	291
35	20	33	47	62	77	93	109	125	141	158	174	192	209	227	246	264	283	302
36	22	34	49	63	81	97	114	130	147	164	182	200	218	236	255	274	293	313
37	23	36	52	68	85	102	119	136	153	171	189	208	226	245	265	284	304	324
38	24	38	54	69	88	106	124	142	160	178	197	216	235	255	274	294	315	335
39	25	40	57	74	92	111	130	148	166	185	205	224	244	264	284	305	326	346
40	26	41	59	77	96	115	134	154	173	193	213	233	253	274	295	316	337	358
41	27	43	62	80	100	120	140	160	180	200	221	242	262	284	305	326	348	369
42	29	45	65	84	104	125	146	167	187	208	229	250	272	294	316	337	359	381
43	30	48	68	88	109	130	152	173	195	216	238	259	281	304	326	348	370	392
44	32	50	71	92	114	135	158	180	202	224	246	269	291	314	336	359	382	404
45	33	53	74	96	118	141	164	187	209	232	255	278	301	324	347	370	393	416
46	35	55	77	100	123	147	170	194	217	240	264	287	311	334	358	381	404	427
47	37	58	81	104	128	152	177	201	225	249	273	297	321	345	368	392	416	439
48	39	60	85	108	133	158	183	208	233	257	282	306	330	355	379	403	427	450
49	40	63	88	113	138	164	190	215	240	266	291	316	340	365	390	414	438	462
50	41	65	91	117	143	170	196	223	248	274	300	325	350	376	400	425	449	473
51	43	67	95	122	149	176	203	230	256	283	309	335	360	386	411	436	460	484
52	45	70	99	126	154	182	210	238	265	291	318	344	370	396	421	446	471	495
53	47	73	102	131	159	188	217	245	273	300	327	354	380	406	432	457	481	505
54	49	76	106	136	165	194	224	253	281	309	336	363	390	416	442	467	492	516
55	51	79	110	140	171	201	231	261	289	317	345	373	400	426	452	477	502	527
56	53	82	114	145	176	207	238	268	297	326	354	382	409	436	462	487	513	537
57	55	85	118	150	182	213	245	276	305	335	363	391	419	445	472	498	523	548
58	57	88	122	155	187	220	252	283	313	343	372	400	428	455	482	508	534	560
59	60	91	127	160	193	226	259	291	321	351	380	409	437	465	492	519	545	571
60	62	95	130	165	199	232	266	298	329	359	389	418	446	475	502	530	557	584
61	63	99	135	170	206	241	274	306	337	368	398	427	457	485	514	542	569	597
62	65	103	140	175	211	247	281	313	345	376	406	437	466	496	525	554	582	609
63	67	106	145	181	217	253	287	320	352	384	415	446	477	507	537	566	595	623
64	69	109	150	187	223	259	293	327	360	393	425	456	488	519	549	579	608	637
65	71	112	155	193	229	265	300	334	368	402	435	467	499	531	562	592	622	652

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF 3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	[illegible]
20	$23	$39	$55	$ 73	$ 95	$116	$136	$156	$177	$199	$222	$245	$270	$296	$323	$350	$379	[illegible]
21	23	40	57	74	97	119	139	159	181	203	227	251	276	302	329	358	387	[illegible]
22	24	41	59	76	99	121	142	163	185	208	231	256	282	309	337	366	396	[illegible]
23	25	42	60	78	101	124	145	166	189	212	237	262	288	315	344	373	404	[illegible]
24	25	43	61	80	104	127	148	170	193	217	242	268	294	322	351	382	413	[illegible]
25	26	44	63	82	106	130	152	174	198	222	247	274	301	329	359	390	422	[illegible]
26	27	45	64	84	108	133	155	178	202	227	253	280	308	337	367	399	431	[illegible]
27	28	46	66	85	111	136	159	182	207	232	259	286	315	344	375	407	441	[illegible]
28	29	48	68	88	114	139	162	186	211	237	264	293	322	352	384	417	451	[illegible]
29	29	49	69	91	117	142	166	191	216	243	271	299	329	360	392	426	461	[illegible]
30	29	49	70	92	118	146	170	195	221	249	277	306	337	368	401	435	471	[illegible]
31	30	51	72	94	121	149	174	200	227	254	283	313	344	377	410	445	481	[illegible]
32	31	52	74	97	124	153	178	204	232	260	290	320	352	385	419	455	492	[illegible]
33	32	54	76	99	127	156	182	209	237	266	296	328	360	394	429	465	503	[illegible]
34	33	55	78	102	131	160	187	214	243	273	303	335	368	403	438	475	514	[illegible]
35	34	57	80	105	134	164	191	219	249	279	310	343	377	412	448	486	525	[illegible]
36	35	59	83	106	137	168	196	225	255	285	318	351	385	421	458	496	536	[illegible]
37	36	60	85	110	141	172	201	230	261	292	325	359	394	430	468	507	547	[illegible]
38	38	62	87	113	144	176	205	236	267	299	332	367	402	439	478	517	559	[illegible]
39	39	64	90	116	148	181	210	241	273	306	340	375	411	449	488	528	570	[illegible]
40	39	65	91	118	151	185	215	247	279	312	347	383	420	458	498	539	582	[illegible]
41	40	67	94	122	155	190	220	252	285	319	354	391	428	467	508	549	593	[illegible]
42	42	68	96	125	161	194	226	258	292	326	362	399	437	476	518	560	605	[illegible]
43	43	70	99	128	162	199	231	264	298	333	369	407	446	486	527	571	616	[illegible]
44	44	72	102	131	166	203	236	269	304	340	377	415	454	495	537	581	627	[illegible]
45	46	74	104	135	170	208	241	275	310	347	384	423	463	504	547	592	638	[illegible]
46	47	77	107	138	174	212	246	281	316	353	391	430	471	513	556	602	650	[illegible]
47	48	79	110	141	178	216	251	286	322	360	398	438	479	521	566	612	660	[illegible]
48	50	81	112	145	182	221	256	292	328	366	405	445	487	530	575	622	671	[illegible]
49	51	83	116	148	186	225	261	297	334	373	412	453	495	538	584	631	682	[illegible]
50	52	84	116	150	189	230	265	302	340	379	419	460	502	546	592	641	692	[illegible]
51	53	86	119	153	193	234	270	307	346	385	425	466	509	554	601	650	702	[illegible]
52	54	88	122	156	197	238	275	312	351	391	431	473	516	561	609	658	711	[illegible]
53	56	90	124	160	200	242	279	317	356	396	437	479	523	568	616	667	721	[illegible]
54	57	92	127	163	204	246	284	322	361	401	443	485	529	575	623	674	730	[illegible]
55	58	94	129	166	208	250	288	327	366	407	448	491	535	581	630	682	738	[illegible]
56	60	96	132	169	211	254	292	331	371	411	453	496	540	587	636	689	746	[illegible]
57	61	98	135	172	215	258	296	336	375	416	457	500	545	592	642	695	754	[illegible]
58	63	100	137	175	218	261	300	342	379	420	462	505	549	596	647	702	762	[illegible]
59	64	102	140	178	221	269	304	343	383	424	465	508	553	601	652	707	769	[illegible]
60	65	104	142	181	224	268	307	347	387	427	468	511	556	604	656	713	776	[illegible]
61	66	106	144	184	227	271	311	350	390	430	472	515	560	608	660	718	784	[illegible]
62	67	108	146	187	230	274	314	353	393	433	474	517	563	611	664	723	790	[illegible]
63	68	110	149	189	233	277	317	356	395	436	477	520	566	614	668	727	796	[illegible]
64	70	112	153	192	235	279	319	358	398	438	480	523	568	617	671	731	801	[illegible]
65	72	114	153	194	238	282	322	361	401	441	483	526	571	620	673	734	806	[illegible]

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$81	$121	$166	$207	$249	$294	$340	$387	$438	$490	$545	$602	$661	$723	$788	$856	$926
81	121	166	206	249	293	339	387	438	490	545	602	661	723	788	856	926
80	120	165	206	248	293	339	387	438	489	544	601	661	723	787	856	926
80	120	165	205	248	293	339	386	437	489	544	601	660	722	787	855	926
79	120	165	205	248	292	338	386	437	489	544	601	660	722	787	855	926
79	120	164	205	247	292	338	386	437	489	543	600	660	722	787	855	926
79	119	164	204	247	292	338	385	436	488	543	600	660	722	786	855	926
78	119	164	204	247	292	338	385	436	488	543	600	659	721	786	854	926
78	119	164	204	246	291	337	385	436	488	542	599	659	721	786	854	925
78	118	163	204	246	291	337	385	435	488	542	599	659	721	786	854	925
77	118	163	203	246	291	337	384	435	487	542	599	658	721	785	854	925
77	118	163	203	246	290	337	384	435	487	542	599	658	720	785	853	925
77	118	162	203	246	290	336	384	434	487	541	598	658	720	785	853	925
77	117	162	202	245	290	336	384	434	486	541	598	657	720	785	853	925
76	117	162	202	245	289	336	384	434	486	541	598	657	720	785	853	925
76	117	161	202	245	289	336	384	434	486	540	597	657	719	784	852	924
76	116	161	202	245	289	336	383	433	486	540	597	656	719	784	852	924
75	116	161	201	244	289	335	383	433	485	540	597	656	718	783	852	924
75	116	161	201	244	289	335	383	433	485	539	596	655	718	785	851	925
75	115	160	201	244	289	335	383	433	485	539	596	655	717	782	851	923
74	115	160	201	244	289	335	383	432	485	538	595	654	717	782	851	923
74	115	160	201	244	289	335	382	432	484	538	595	654	716	781	850	922
74	114	160	201	244	289	334	382	432	484	537	594	653	715	780	849	922
73	114	160	201	244	288	334	382	431	483	537	593	652	714	779	849	922
73	114	160	201	244	288	334	382	431	483	536	592	651	713	778	847	921
73	114	160	201	244	288	334	381	430	482	536	591	650	712	777	846	921
72	114	160	201	244	288	333	381	430	482	535	590	649	711	776	845	920
72	114	160	201	244	288	333	381	429	481	534	589	648	710	775	844	919
72	114	160	201	244	288	333	380	429	480	533	588	647	708	774	843	918
72	114	160	201	244	288	333	380	429	479	532	587	645	706	772	842	917
72	114	160	201	244	288	333	380	428	478	531	586	643	704	770	840	916
73	114	160	201	244	288	332	379	427	477	530	585	641	702	768	838	915
73	114	161	202	245	288	332	379	426	476	529	583	639	700	766	836	914
73	114	161	202	245	288	332	379	425	475	527	581	637	698	764	834	913
73	114	161	202	245	288	332	378	425	471	525	579	635	696	761	832	911
73	115	162	203	246	288	332	378	424	473	523	577	632	693	758	829	909
73	115	162	203	246	288	332	377	424	472	521	574	629	690	765	826	907
74	116	163	204	246	289	332	377	423	471	519	571	626	687	752	823	905
74	116	163	204	247	289	332	376	422	469	517	568	623	683	749	820	903
74	117	164	205	247	289	332	376	421	467	515	565	620	679	745	817	901

Cash Values on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$ 9	$ 24	$ 65	$118	$176	$21	$ 55	$150	$276	$418	$78	$154	$374	$663	[illegible]
22	10	25	68	123	183	22	56	154	282	427	78	154	374	663	[illegible]
23	10	26	71	129	191	23	58	157	288	436	78	154	374	663	[illegible]
24	11	28	75	134	198	23	59	161	294	446	78	154	374	663	[illegible]
25	12	29	78	139	206	23	60	164	301	456	78	154	374	663	926
26	11	29	80	145	215	24	61	168	308	466	78	154	374	662	926
27	12	31	84	151	223	25	63	172	315	476	77	153	374	662	926
28	13	33	88	158	232	26	65	176	322	486	77	153	373	662	926
29	14	34	92	164	242	25	65	180	329	497	77	153	373	662	926
30	14	35	95	171	251	26	67	184	337	508	76	152	373	661	925
31	14	37	100	178	261	27	69	189	344	519	76	152	372	661	925
32	15	39	104	186	271	28	71	193	352	531	76	152	372	661	925
33	16	41	109	193	281	28	72	197	360	542	76	153	373	660	925
34	16	42	113	201	291	29	74	202	368	554	76	152	373	660	925
35	17	44	118	209	302	30	76	207	377	566	75	152	372	660	924
36	19	46	123	218	313	30	78	212	385	578	75	152	372	659	924
37	19	48	128	226	324	31	80	217	394	590	75	151	372	659	924
38	20	50	134	235	335	33	82	223	402	602	74	151	372	658	924
39	21	53	140	244	346	33	84	227	411	614	74	151	371	658	924
40	22	55	145	253	358	34	86	233	420	626	75	152	372	657	923
41	23	58	151	262	369	35	89	238	428	639	74	151	372	657	923
42	24	60	157	272	381	36	90	243	437	651	74	151	372	656	923
43	25	63	163	281	392	37	93	249	446	663	73	151	371	655	923
44	26	65	169	291	404	37	95	253	454	676	73	151	371	654	922
45	27	68	176	301	416	39	97	259	463	688	73	151	371	653	922
46	28	70	182	311	427	40	100	265	471	700	72	150	370	652	921
47	30	74	189	321	439	40	102	269	479	712	72	150	370	651	920
48	31	76	195	330	450	42	104	275	487	724	73	151	370	650	919
49	32	80	202	340	462	42	106	279	495	735	72	151	370	648	918
50	33	82	209	350	473	44	108	284	502	746	72	151	369	647	917
51	35	86	216	360	484	44	110	288	509	758	72	151	369	645	916
52	36	89	223	370	495	45	113	293	516	769	72	151	368	643	915
53	37	91	229	380	505	47	115	298	523	779	71	151	368	641	914
54	39	95	237	390	516	47	117	302	529	790	71	151	367	639	913
55	40	98	244	400	527	48	119	307	535	800	72	152	368	637	911
56	42	102	251	409	537	49	121	310	540	810	....	.....	.....	.....	.....
57	43	105	258	419	548	50	124	315	545	820	....	.....	.....	.....	.....
58	44	108	264	428	560	52	126	319	549	830	....	.....	.....	.....	.....
59	47	112	272	437	571	52	128	321	553	840	....	.....	.....	.....	.....
60	48	115	278	446	584	53	130	325	556	849	....	.....	.....	.....	.....

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
20	$5 27	$59 57	107 14	174 90	$30 12	156 43	270 63	410 03	$78 28	380 36	657 17	925 33
21	5 86	62 45	111 94	181 94	30 85	159 87	276 46	418 69	78 26	380 28	657 06	925 29
22	6 50	65 46	116 97	189 28	31 61	163 43	282 47	427 62	78 23	380 22	656 95	925 25
23	7 18	68 61	122 21	196 90	32 42	167 10	288 67	436 81	78 22	380 15	656 86	925 20
24	7 88	71 91	127 67	204 82	33 25	170 90	295 05	446 28	78 20	380 09	656 74	925 15
25	8 63	75 36	133 37	213 04	34 10	174 82	301 63	456 00	78 19	380 01	656 62	925 08
26	9 41	78 97	139 30	221 57	34 97	178 86	308 40	466 00	78 18	379 95	656 48	925 02
27	10 23	82 75	145 48	230 40	35 89	183 02	315 35	476 26	78 16	379 89	656 35	924 95
28	11 09	86 70	151 93	239 53	36 83	187 32	322 52	486 77	78 16	379 82	656 20	924 87
29	12 01	90 83	158 65	248 95	37 80	191 75	329 88	497 52	78 16	379 75	656 05	924 79
30	12 97	95 15	165 64	258 64	38 81	196 29	337 42	508 49	78 17	379 71	655 88	924 69
31	13 98	99 65	172 92	268 59	39 84	200 96	345 17	519 67	78 17	379 65	655 72	924 60
32	15 04	104 35	180 45	278 79	40 91	205 78	353 08	531 04	78 18	379 61	655 54	924 48
33	16 16	109 26	188 28	289 22	42 02	210 71	361 18	542 58	78 20	379 57	655 37	924 36
34	17 35	114 40	196 36	299 88	43 16	215 79	369 42	554 30	78 23	379 58	655 19	924 22
35	18 60	119 75	204 68	310 75	44 34	221 00	377 80	566 15	78 28	379 60	654 99	924 06
36	19 89	125 33	213 23	321 80	45 55	226 34	386 29	578 13	78 34	379 65	654 75	923 89
37	21 27	131 12	222 00	333 04	46 80	231 78	394 87	590 22	78 41	379 72	654 50	923 70
38	22 69	137 14	230 98	344 43	48 08	237 34	403 52	602 39	78 50	379 83	654 21	923 48
39	24 22	143 39	240 17	355 97	49 41	243 01	412 22	614 63	78 62	379 96	653 89	923 22
40	25 82	149 81	249 54	367 63	50 79	248 73	420 96	626 92	78 76	380 10	653 52	922 95
41	27 51	156 41	259 08	379 39	52 21	254 50	429 70	639 24	78 96	380 24	653 09	922 64
42	29 27	163 16	268 76	391 22	53 67	260 31	438 43	651 55	79 17	380 37	652 60	922 29
43	31 13	170 07	278 58	403 10	55 18	266 11	447 11	663 83	79 42	380 49	652 03	921 89
44	33 04	177 12	288 52	415 00	56 70	271 91	455 71	676 07	79 69	380 59	651 39	921 45
45	35 04	184 29	298 55	426 90	58 26	277 68	464 21	688 24	80 06	380 66	650 65	920 95
46	37 09	191 57	308 67	438 76	59 84	283 41	472 57	700 30	80 50	380 70	649 80	920 39
47	39 19	198 95	318 84	450 55	61 40	289 05	480 78	712 23	80 95	380 69	648 85	919 76
48	41 32	206 42	329 06	462 25	62 95	294 61	488 79	724 01	81 42	380 65	647 76	919 06
49	43 49	213 99	339 30	473 81	64 48	300 08	496 59	735 60	81 89	380 58	646 56	918 28
50	45 71	221 66	349 57	485 23	66 01	305 46	504 15	746 98	82 39	380 50	645 24	917 40
51	47 98	229 41	359 84	496 46	67 54	310 74	511 44	758 13	82 94	380 39	643 78	916 43
52	50 31	237 24	370 08	507 51	69 07	315 88	518 42	769 04	83 53	380 29	642 18	915 35
53	52 71	245 13	380 26	518 42	70 61	320 90	525 07	779 72	84 17	380 18	640 42	914 15
54	55 59	253 08	390 34	529 25	72 15	325 79	531 33	790 18	84 87	380 08	638 49	912 83
55	58 53	261 07	400 31	540 11	73 87	330 53	537 19	800 48	85 62	379 99	636 37	911 37
56	61 53	269 05	410 11	551 10	.....	.....	.....	.....	.....	.....	.....	.....
57	64 58	277 04	419 76	562 31	.....	.....	.....	.....	.....	.....	.....	.....
58	67 67	284 97	429 29	573 81	.....	.....	.....	.....	.....	.....	.....	.....
59	70 78	292 81	438 81	585 64	.....	.....	.....	.....	.....	.....	.....	.....
60	73 93	300 55	448 43	597 84	.....	.....	.....	.....	.....	.....	.....	.....

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life (Participating and Non-participating) Policies of $1,000 Each.

Age at Issue.	AT THE END OF																			
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	[illegible]	[illegible]
20	$3	$9	$13	$21	$29	$38	$46	$54	$62	$71	$80	$89	$99	$109	$120	$130	$141	$153	[illegible]	[illegible]
21	3	10	14	22	31	40	48	57	65	74	84	94	104	114	125	136	147	159	[illegible]	[illegible]
22	3	10	15	24	33	42	50	59	69	78	88	98	108	119	130	142	154	166	[illegible]	[illegible]
23	3	10	16	25	34	44	53	62	72	82	92	102	113	125	136	148	161	173	[illegible]	[illegible]
24	3	11	17	27	36	46	56	65	75	86	96	107	119	130	142	155	168	181	[illegible]	[illegible]
25	3	11	19	28	38	49	59	69	79	90	101	112	124	136	149	161	175	188	[illegible]	[illegible]
26	4	12	20	30	41	51	61	72	83	94	105	117	129	142	155	169	182	196	[illegible]	[illegible]
27	4	12	21	32	43	54	65	75	87	98	110	123	135	148	162	176	190	206	[illegible]	[illegible]
28	4	13	23	34	45	57	68	79	91	103	115	128	141	155	169	183	198	213	[illegible]	[illegible]
29	4	14	25	36	48	60	71	83	95	108	121	134	148	162	176	191	207	222	[illegible]	[illegible]
30	4	15	26	38	50	63	75	87	100	113	126	140	154	169	184	200	215	232	[illegible]	[illegible]
31	5	16	28	40	53	66	78	91	104	118	132	146	161	176	192	208	224	241	[illegible]	[illegible]
32	5	17	30	43	56	69	82	96	109	123	138	153	168	184	200	217	234	251	[illegible]	[illegible]
33	6	19	32	45	59	73	86	100	114	129	144	160	176	192	209	226	243	261	[illegible]	[illegible]
34	7	20	34	48	62	76	90	105	120	135	151	167	183	200	217	235	253	271	[illegible]	[illegible]
35	8	22	36	50	65	80	95	110	125	141	157	174	191	209	226	244	263	281	[illegible]	[illegible]
36	9	24	38	53	68	84	99	115	131	148	164	182	199	217	236	254	273	292	[illegible]	[illegible]
37	11	25	40	56	72	88	104	120	137	154	172	190	208	226	245	264	283	303	[illegible]	[illegible]
38	12	27	43	59	76	93	109	126	143	161	179	198	216	235	255	274	294	314	[illegible]	[illegible]
39	13	29	45	62	79	97	114	132	150	168	187	206	225	245	264	284	305	325	[illegible]	[illegible]
40	14	31	48	65	83	102	120	138	156	175	195	214	234	254	274	295	316	336	[illegible]	[illegible]
41	16	33	51	69	88	107	125	144	163	183	203	223	243	264	285	306	327	348	[illegible]	[illegible]
42	17	35	54	72	92	112	131	150	170	190	211	232	252	274	295	316	338	359	[illegible]	[illegible]
43	19	37	57	76	96	117	137	157	177	198	219	240	262	284	305	327	349	371	[illegible]	[illegible]
44	20	40	60	80	101	122	143	163	185	206	228	249	271	294	316	338	360	382	[illegible]	[illegible]
45	22	42	63	84	106	127	149	170	192	214	236	259	281	304	326	349	372	394	[illegible]	[illegible]
46	23	45	66	88	110	133	155	177	199	222	245	268	291	314	337	360	383	406	[illegible]	[illegible]
47	25	47	69	92	115	139	161	184	207	230	254	277	301	324	348	371	394	417	[illegible]	[illegible]
48	27	50	73	96	120	144	168	191	215	239	268	287	311	335	358	382	406	429	[illegible]	[illegible]
49	29	52	76	100	125	150	174	198	223	247	272	296	320	345	369	393	417	440	[illegible]	[illegible]
50	30	55	80	105	130	156	181	205	230	256	281	306	330	355	380	404	428	452	[illegible]	[illegible]
51	32	58	83	109	135	162	187	213	238	264	290	315	340	366	390	415	439	463	[illegible]	[illegible]
52	34	60	87	114	141	168	194	220	246	273	299	325	350	376	401	426	450	474	[illegible]	[illegible]
53	36	63	91	118	146	174	201	228	255	281	308	334	360	386	411	436	461	485	[illegible]	[illegible]
54	38	66	94	123	151	180	208	235	263	290	317	344	370	396	422	447	473	495	[illegible]	[illegible]
55	40	69	98	128	157	186	215	243	271	299	326	353	380	406	432	457	482	506	[illegible]	[illegible]
56	42	72	102	132	163	193	222	251	279	307	335	363	390	416	442	467	492	517	[illegible]	[illegible]
57	44	75	106	137	168	199	229	258	287	316	344	372	399	426	452	477	503	527	[illegible]	[illegible]
58	46	78	110	142	174	205	236	266	295	325	353	381	409	435	462	488	513	538	[illegible]	[illegible]
59	48	81	114	147	179	212	243	273	303	333	362	390	418	445	472	498	524	550	[illegible]	[illegible]
60	51	84	118	152	185	218	250	281	311	341	370	399	427	455	482	509	535	561	[illegible]	[illegible]

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life (Participating and Non-Participating) Policies of $1,000 each.

Age at Issue.	AT THE END OF																			
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$13	$28	$45	$62	$80	$98	$116	$135	$155	$175	$196	$218	$241	$265	$290	$316	$342	$370	$410
21	13	29	46	64	82	100	119	138	158	179	201	223	246	271	296	323	350	378	419
22	14	30	47	65	84	103	122	141	162	183	205	228	252	277	303	330	358	387	428
23	14	31	49	67	86	105	125	145	166	187	210	233	258	283	310	337	366	395	437
24	15	32	50	69	88	108	128	148	170	192	215	239	264	290	317	345	374	404	446
25	16	33	52	71	90	111	131	152	174	196	220	244	270	296	324	352	382	413	456
26	17	35	53	73	93	114	134	156	178	201	225	250	276	303	331	361	391	423	466
27	17	36	55	75	95	116	137	159	182	206	230	256	283	310	339	369	400	432	476
28	18	37	56	77	98	119	141	163	187	211	236	262	289	317	347	377	409	442	487
29	19	38	58	79	100	122	145	167	191	216	242	268	296	325	355	386	418	452	498
30	20	39	60	81	103	126	148	172	196	221	248	275	303	333	363	395	428	462	508
31	21	41	62	83	106	129	152	176	201	227	254	281	310	340	372	404	438	473	520
32	22	42	63	86	108	132	156	180	206	232	260	288	318	348	380	413	448	483	531
33	22	44	65	88	111	136	160	185	211	238	266	295	325	357	389	423	458	494	543
34	23	45	67	90	114	139	164	190	216	244	273	302	333	365	398	433	468	505	554
35	24	46	69	93	118	143	168	194	222	250	279	310	341	374	407	442	479	516	566
36	25	48	71	96	121	147	173	199	227	256	286	317	349	382	417	452	489	528	578
37	26	50	74	98	124	151	177	205	233	262	293	324	357	391	426	462	500	539	590
38	28	51	76	101	127	155	182	210	239	269	300	332	365	400	435	472	511	550	602
39	29	53	78	104	131	159	186	215	245	275	307	340	373	408	445	482	521	562	615
40	30	55	80	107	134	163	191	220	251	282	314	347	382	417	454	492	532	573	627
41	31	56	83	110	138	167	196	226	257	288	321	355	390	426	464	503	543	585	639
42	32	58	85	113	142	171	201	231	263	295	328	363	398	435	473	513	554	596	652
43	34	60	88	116	146	176	206	237	269	302	336	371	407	444	483	523	564	608	664
44	35	62	90	119	149	180	211	242	275	308	343	378	415	453	492	533	575	619	676
45	36	64	93	123	153	185	216	248	281	315	350	386	423	461	501	543	586	631	688
46	37	66	96	126	157	189	221	253	287	321	357	393	431	470	510	552	596	642	700
47	39	68	98	129	161	193	226	259	293	328	364	401	439	478	519	562	606	653	712
48	40	70	101	132	165	198	231	264	299	334	371	408	447	487	528	571	616	663	724
49	42	72	104	136	168	202	235	270	305	340	377	415	454	495	537	580	626	674	736
50	43	74	106	139	172	206	240	275	310	347	384	422	462	502	545	589	635	684	747
51	44	76	109	142	176	211	245	280	316	353	390	429	469	510	553	597	644	694	758
52	46	78	111	145	180	215	250	285	321	358	396	435	476	517	560	606	653	704	769
53	47	80	114	148	183	219	254	290	327	364	402	442	482	524	568	613	662	713	780
54	48	82	117	152	187	223	259	295	332	370	408	448	488	531	574	621	670	722	790
55	50	84	119	155	191	227	263	300	337	375	414	453	494	537	581	628	677	731	800
56	51	86	122	158	194	231	268	305	342	380	419	459	500	542	587	634	684	739	811
57	53	89	125	161	198	235	272	309	347	385	424	464	505	547	592	640	691	747	821
58	54	91	127	164	202	239	276	313	351	389	428	468	509	552	597	645	698	755	831
59	56	93	130	167	205	243	280	318	355	394	433	472	513	556	602	650	704	763	840
60	57	95	133	170	209	247	284	322	359	398	436	476	517	560	606	655	709	770	850

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment (Participating and Non-participating) Policies of $1,000 Each.

Age at Issue.	AT THE END OF																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$51	$88	$126	$165	$207	$249	$293	$339	$386	$435	$487	$541	$597	$656	$717	$781	$847	$916
21	51	88	126	165	206	249	293	339	386	435	487	541	597	656	717	780	847	91[illegible]
22	51	88	126	165	206	249	293	338	386	435	487	541	597	655	717	780	847	91[illegible]
23	51	88	126	165	206	249	293	338	386	435	487	541	597	655	716	780	847	91[illegible]
24	51	88	126	165	206	249	293	338	386	435	487	541	597	655	716	780	847	91[illegible]
25	51	88	126	165	206	249	293	338	386	435	487	540	597	655	716	780	847	91[illegible]
26	51	88	126	165	206	249	293	338	386	435	487	540	596	655	716	780	847	91[illegible]
27	51	88	126	165	206	249	293	338	386	435	487	540	596	655	716	780	847	91[illegible]
28	51	88	126	165	206	249	293	338	386	435	486	540	596	655	716	780	846	91[illegible]
29	51	88	126	165	206	249	293	338	386	435	486	540	596	655	716	780	846	91[illegible]
30	51	88	126	165	206	249	293	338	385	435	486	540	596	654	716	779	846	91[illegible]
31	51	88	126	165	206	249	293	338	385	435	486	540	596	654	715	779	846	91[illegible]
32	51	88	126	165	207	249	293	338	385	435	486	540	596	654	715	779	846	91[illegible]
33	51	88	126	165	207	249	293	338	385	435	486	540	596	654	715	779	846	91[illegible]
34	51	88	126	166	207	249	293	338	385	435	486	540	595	654	715	779	846	91[illegible]
35	52	88	126	166	207	250	293	338	385	435	486	539	595	654	715	778	845	91[illegible]
36	52	88	126	166	207	250	293	338	386	435	486	539	595	653	714	778	845	91[illegible]
37	52	88	126	166	207	250	293	339	386	435	486	539	595	653	714	778	845	91[illegible]
38	52	88	127	166	207	250	294	339	386	435	486	539	595	653	714	777	844	91[illegible]
39	52	89	127	166	208	250	294	339	386	435	486	539	595	653	713	777	844	91[illegible]
40	52	89	127	167	208	251	294	339	386	435	486	539	594	652	713	777	844	91[illegible]
41	52	89	127	167	208	251	294	339	386	435	486	539	594	652	712	776	843	91[illegible]
42	52	89	128	167	209	251	295	340	387	435	486	539	594	651	712	776	843	91[illegible]
43	53	90	128	168	209	252	295	340	387	435	486	538	593	651	711	775	842	91[illegible]
44	53	90	129	168	210	252	296	340	387	435	486	538	593	650	711	774	842	91[illegible]
45	53	91	129	169	210	253	296	341	387	435	485	538	592	650	710	773	841	91[illegible]
46	54	91	130	169	211	253	296	341	387	435	485	537	592	649	709	773	840	91[illegible]
47	54	91	130	170	211	254	297	341	387	435	485	537	591	648	708	772	839	91[illegible]
48	54	92	131	171	212	254	297	341	387	435	485	536	590	647	707	770	838	91[illegible]
49	55	92	131	171	212	255	297	342	387	435	484	536	589	646	706	769	837	91[illegible]
50	55	93	132	172	213	255	298	342	387	435	484	535	588	645	704	768	836	90[illegible]
51	55	93	132	172	214	256	298	342	387	434	483	534	587	643	703	766	834	90[illegible]
52	56	94	133	173	214	256	299	342	388	434	483	533	586	642	701	764	833	90[illegible]
53	56	95	134	174	215	257	299	343	388	434	482	532	585	640	699	763	831	90[illegible]
54	57	95	135	175	216	258	300	343	388	434	481	531	583	639	697	760	829	90[illegible]
55	58	96	136	176	217	259	301	344	388	433	481	530	582	637	695	758	827	90[illegible]
56	58	97	136	177	218	260	301	344	388	433	480	529	580	634	692	755	825	90[illegible]
57	59	98	138	178	219	260	302	344	388	433	479	527	578	632	690	753	822	90[illegible]
58	60	99	139	179	220	261	303	345	388	432	478	526	576	629	687	749	819	89[illegible]
59	60	100	140	180	221	263	304	345	388	432	477	524	573	626	683	746	816	89[illegible]
60	61	101	141	182	222	264	304	346	388	431	476	522	571	623	680	742	813	88[illegible]

Cash or Loan Values on $1,000 Participating Policies.

	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
3	$4 40	$76 76	132 94	192 04	$22 86	184 76	312 68	459 42	$60 18	403 10	676 06	930 10
4	4 95	79 91	138 00	199 17	23 49	188 38	318 58	468 00	60 17	403 03	675 96	930 06
5	5 54	83 20	143 26	206 58	24 14	192 11	324 65	476 80	60 16	402 97	675 87	930 02
6	6 15	86 64	148 74	214 27	24 82	195 95	330 89	485 83	60 16	402 91	675 77	929 97
7	6 80	90 21	154 43	222 25	25 52	199 89	337 29	495 10	60 16	402 85	675 66	929 92
8	7 47	93 94	160 36	230 50	26 24	203 95	343 86	504 59	60 16	402 79	675 54	929 87
9	8 17	97 83	166 50	239 05	26 97	208 12	350 59	514 30	60 16	402 73	675 42	929 81
10	8 90	101 88	172 90	247 87	27 74	212 40	357 49	524 23	60 17	402 67	675 28	929 74
11	9 67	106 11	179 54	256 99	28 52	216 80	364 56	534 37	60 18	402 62	675 15	929 67
12	10 47	110 51	186 44	266 38	29 33	221 31	371 80	544 70	60 18	402 56	675 00	929 59
13	11 31	115 10	193 61	276 02	30 17	225 94	379 19	555 22	60 21	402 51	674 85	929 50
14	12 19	119 86	201 04	285 90	31 03	230 67	386 75	565 89	60 23	402 47	674 70	929 41
15	13 11	124 83	208 72	296 00	31 91	235 52	394 45	576 71	60 26	402 43	674 53	929 30
16	14 06	130 01	216 66	306 33	32 81	240 49	402 30	587 67	60 29	402 41	674 36	929 19
17	15 08	135 40	224 86	316 86	33 75	245 58	410 27	598 74	60 34	402 42	674 19	929 05
18	16 13	141 01	233 28	327 58	34 72	250 78	418 33	609 92	60 40	402 45	674 00	928 91
19	17 23	146 83	241 92	338 48	35 71	256 10	426 48	621 18	60 47	402 51	673 78	928 74
20	18 38	152 86	250 76	349 53	36 72	261 51	434 69	632 51	60 55	402 59	673 54	928 56
21	19 57	159 11	259 79	360 72	37 77	267 01	442 94	643 89	60 64	402 70	673 27	928 35
22	20 83	165 57	269 01	372 04	38 84	272 59	451 22	655 30	60 76	402 84	672 96	928 12
23	22 14	172 20	278 40	383 47	39 95	278 23	459 51	666 72	60 90	402 98	672 61	927 86
24	23 53	179 01	287 94	394 98	41 10	283 90	467 78	678 13	61 08	403 14	672 20	927 57
25	24 97	185 96	297 61	406 55	42 29	289 58	475 99	689 50	61 28	403 28	671 74	927 24
26	26 47	193 06	307 40	418 14	43 50	295 26	484 15	700 83	61 51	403 41	671 20	926 87
27	28 03	200 28	317 29	429 75	44 74	300 91	492 21	712 08	61 77	403 53	670 58	926 45
28	29 65	207 62	327 27	441 35	46 00	306 52	500 15	723 24	62 05	403 62	669 88	925 98
29	31 32	215 06	337 30	452 90	47 28	312 06	507 94	734 27	62 36	403 67	669 08	925 45
30	33 03	222 59	347 39	464 37	48 58	317 53	515 55	745 16	62 69	403 70	668 17	924 86
31	34 77	230 21	357 49	475 73	49 87	322 91	522 96	755 88	63 02	403 69	667 15	924 20
32	36 53	237 91	367 62	486 96	51 15	328 19	530 15	766 41	63 36	403 66	666 01	923 46
33	38 33	245 69	377 76	498 04	52 42	333 37	537 10	776 73	63 71	403 61	664 75	922 64
34	40 17	253 55	387 88	508 93	53 71	338 43	543 77	786 82	64 10	403 55	663 36	921 72
35	42 05	261 47	397 96	519 63	55 01	343 37	550 14	796 67	64 52	403 49	661 83	920 71
36	43 97	269 44	407 97	530 19	56 31	348 18	556 18	806 28	64 96	403 43	660 17	919 58
37	45 92	277 46	417 87	540 68	57 61	352 85	561 84	815 69	65 45	403 37	658 33	918 33
38	47 91	285 50	427 64	551 19	58 93	357 37	567 10	824 93	65 98	403 33	656 29	916 95
39	49 94	293 53	437 25	561 83	.....	.....	.....	.....	.....	.....	.....	.....
40	52 01	301 54	446 70	572 69	.....	.....	.....	.....	.....	.....	.....	.....
41	54 11	309 50	456 02	583 83	.....	.....	.....	.....	.....	.....	.....	.....
42	56 23	317 35	465 32	595 28	.....	.....	.....	.....	.....	.....	.....	.....
43	58 37	325 10	474 71	607 12	.....	.....	.....	.....	.....	.....	.....	.....

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
15	.....	.....	.....	.....	.....	$ 8	$ 56	$141	$244	$424	$35	$150	$376	$655	[illegible]
16	.....	.....	.....	.....	.....	8	58	144	249	432	35	150	376	655	[illegible]
17	.....	.....	.....	.....	.....	9	59	147	254	440	35	150	376	655	[illegible]
18	.....	.....	.....	.....	.....	9	60	150	260	447	35	150	376	655	[illegible]
19	.....	.....	.....	.....	.....	10	61	153	265	456	35	150	376	655	[illegible]
20	$ 4	$ 27	$ 67	$114	$197	10	63	156	271	464	35	150	376	655	[illegible]
21	5	28	70	119	204	10	64	159	276	473	35	150	376	654	[illegible]
22	5	29	73	124	211	11	65	163	282	481	35	150	375	654	[illegible]
23	5	31	76	129	219	11	67	166	288	490	35	149	375	654	[illegible]
24	5	32	79	134	227	11	68	170	294	500	35	149	375	654	[illegible]
25	5	33	82	140	235	11	70	174	301	509	35	149	375	654	[illegible]
26	6	35	86	146	244	12	71	178	308	519	35	149	375	654	[illegible]
27	6	36	89	152	253	12	73	182	315	529	35	149	375	654	[illegible]
28	6	38	93	158	262	12	75	186	322	539	35	149	375	653	[illegible]
29	6	40	97	165	271	13	76	191	329	549	35	149	375	653	[illegible]
30	7	41	101	171	281	13	78	195	337	560	35	150	375	653	[illegible]
31	7	43	106	179	291	13	80	200	344	570	35	150	375	653	[illegible]
32	7	45	110	186	301	14	82	204	352	581	35	150	375	653	[illegible]
33	8	47	115	194	311	14	84	209	360	592	35	150	375	653	[illegible]
34	8	49	120	202	321	14	86	214	368	603	35	150	375	652	[illegible]
35	8	51	125	210	332	15	88	219	377	615	35	150	375	652	[illegible]
36	9	54	131	218	343	15	91	225	385	626	35	150	375	652	[illegible]
37	9	56	136	227	354	15	93	230	394	637	35	150	375	652	[illegible]
38	10	59	142	235	365	16	95	236	402	648	35	150	375	651	[illegible]
39	10	61	148	244	377	16	98	241	411	660	35	150	375	651	[illegible]
40	11	64	154	253	388	17	100	247	420	671	35	151	375	651	[illegible]
41	11	67	161	263	400	17	103	252	428	683	35	151	376	650	[illegible]
42	12	70	167	272	411	17	105	258	437	694	35	151	376	650	[illegible]
43	12	73	174	282	422	18	108	264	446	705	36	152	376	649	[illegible]
44	13	76	180	291	434	18	111	269	454	717	36	152	376	649	[illegible]
45	13	79	187	301	446	19	113	275	463	728	36	152	376	648	[illegible]
46	14	83	194	311	458	19	116	281	471	739	36	153	376	647	[illegible]
47	14	86	201	321	469	20	119	286	479	750	36	153	376	646	[illegible]
48	15	90	209	331	480	20	121	292	487	760	36	154	376	645	[illegible]
49	16	93	216	341	492	21	124	297	495	771	36	154	376	644	[illegible]
50	16	97	223	351	503	21	126	302	502	781	37	154	376	642	[illegible]
51	17	100	231	361	514	22	129	307	509	791	37	155	376	641	[illegible]
52	17	104	238	371	525	22	132	312	516	801	37	155	376	639	[illegible]
53	18	108	246	381	535	23	134	317	523	811	37	156	375	637	[illegible]
54	19	112	253	390	545	23	137	322	529	820	38	157	375	635	[illegible]
55	20	116	261	400	556	24	140	327	535	830	38	157	375	633	[illegible]
56	21	120	268	410	566	24	142	331	540	839	38	158	375	631	[illegible]
57	21	124	276	419	577	25	145	336	545	848	38	159	375	628	[illegible]
58	22	128	284	428	588	25	147	340	549	856	39	160	375	625	[illegible]
59	23	132	291	437	600	26	150	343	553	865	39	161	374	622	[illegible]
60	24	136	298	447	612	26	152	347	556	874	40	162	374	618	[illegible]

*CASH OR LOAN VALUES.

Guaranteed on Policies of $1,000 Each.

ORDINARY LIFE.

Age at Issue	AT END OF 3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
15	$15	$20	$25	$31	$37	$47	$57	$67	$75	$84	$92	$101	$110	$119	$129	$139	$149	$160
16	16	21	26	32	39	49	59	70	78	87	96	105	114	124	134	144	155	165
17	16	22	27	33	41	51	62	73	81	90	99	109	118	128	139	149	160	172
18	17	23	28	35	43	53	64	75	84	94	103	113	123	133	144	155	166	178
19	17	23	30	36	45	55	67	78	88	97	107	117	128	138	149	161	173	185
20	18	24	31	37	47	58	69	81	91	101	111	122	132	144	155	167	179	192

20-PAYMENT LIFE.

15	$37	$50	$68	$86	$107	$128	$150	$173	$194	$215	$238	$261	$285	$310	$336	$363	$391	$419
16	38	51	70	88	109	130	153	176	197	219	242	266	290	316	342	369	398	427
17	38	52	71	90	111	133	156	179	201	223	246	270	295	321	348	376	405	435
18	39	53	73	91	113	135	159	182	204	227	251	275	301	327	354	383	412	442
19	40	54	75	93	115	138	162	186	208	231	256	281	306	333	361	390	420	451
20	41	55	76	95	118	141	165	189	212	236	260	286	312	339	368	397	427	459

20-YEAR ENDOWMENT.

15	$92	$133	$175	$216	$262	$309	$357	$408	$458	$509	$563	$618	$676	$736	$798	$863	$930	1000
16	92	133	175	216	262	309	357	408	458	509	563	618	676	736	798	863	930	1000
17	92	133	175	216	262	309	357	408	457	509	563	618	676	736	798	863	930	1000
18	92	133	175	216	262	309	357	408	457	509	562	618	676	736	798	863	930	1000
19	92	133	175	216	262	309	357	408	457	509	562	618	676	736	798	862	930	1000
20	92	133	175	216	262	309	357	408	457	509	562	618	676	735	798	862	930	1000

For Cash Values ages 21 to 60 see Index.

*Loan Values during any year will be amount secured by Cash Surrender Value at end of year.

*CASH OR LOAN VALUES.
Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	$ 19	$ 25	$ 32	$ 39	$ 49	$ 60	$ 72	$ 84	$ 94	$105	$115	$126	$138	$149	$161	$173	$186	$199
22	19	26	33	40	51	63	75	88	98	109	120	131	143	155	167	180	193	206
23	20	27	34	42	53	66	78	91	102	113	124	136	148	161	173	187	200	214
24	21	28	36	43	56	68	81	95	106	117	129	141	154	167	180	194	207	222
25	22	29	37	45	58	71	85	98	110	122	134	147	160	173	187	201	215	230
26	23	30	39	47	61	74	88	102	114	127	139	153	166	180	194	208	223	239
27	24	32	40	50	63	77	92	106	119	132	145	158	172	187	201	216	232	247
28	24	33	42	52	66	81	95	111	124	137	151	165	179	194	209	224	240	256
29	25	34	43	55	69	84	99	115	128	142	156	171	186	201	217	233	249	266
30	26	36	45	57	72	88	104	120	134	148	163	178	193	209	225	242	258	276
31	28	37	48	60	76	92	108	124	139	154	169	185	201	217	234	251	268	285
32	29	39	50	63	79	95	112	129	144	160	176	192	208	225	242	260	278	296
33	30	40	52	66	83	100	117	135	150	166	182	199	216	234	251	269	287	306
34	31	42	55	69	86	104	122	140	156	173	190	207	224	242	260	279	298	316
35	32	44	58	72	90	108	127	146	162	179	197	215	233	251	270	289	308	327
36	34	45	60	76	94	113	132	151	169	186	204	223	241	260	279	299	318	338
37	35	47	63	79	98	118	137	157	175	194	212	231	250	270	289	309	329	349
38	36	49	66	83	103	123	143	164	182	201	220	240	259	279	299	319	340	360
39	38	51	70	87	107	128	149	170	189	209	228	248	269	289	309	330	351	372
40	40	53	73	91	112	133	155	177	196	216	237	257	278	299	320	341	362	383
41	41	56	77	95	117	139	161	184	204	224	245	266	287	309	330	352	373	394
42	43	59	80	100	122	144	167	190	211	233	254	275	297	319	341	363	384	406
43	45	62	84	104	127	150	174	198	219	241	263	285	307	329	351	373	396	418
44	47	65	88	109	132	156	180	205	227	249	272	294	317	339	362	385	407	429
45	49	68	92	113	138	162	187	212	235	258	281	304	327	350	373	396	418	441
46	51	71	96	118	143	168	194	220	243	266	290	313	337	360	384	407	430	452
47	53	75	100	123	149	175	201	227	251	275	299	323	347	371	394	418	441	464
48	55	78	104	128	154	181	208	235	259	284	308	333	357	381	405	429	452	476
49	57	81	108	133	160	187	215	242	267	293	318	342	367	392	416	440	463	488
50	59	85	112	138	166	194	222	250	276	301	327	352	377	402	427	451	474	498
51	61	88	117	143	172	200	229	258	284	310	336	362	387	412	437	461	485	508
52	63	92	121	148	178	207	237	266	293	319	346	372	397	423	448	472	496	519
53	66	96	126	154	184	214	244	274	301	328	355	381	407	433	458	482	506	530
54	69	100	130	159	190	221	251	282	310	337	364	391	417	443	468	493	517	540
55	72	103	135	164	196	228	259	290	318	346	374	401	427	453	478	503	527	551
56	75	107	140	170	202	234	266	298	327	355	383	410	437	463	488	513	537	561
57	78	111	145	175	209	241	274	306	335	364	392	419	446	472	498	523	548	572
58	81	115	149	181	215	248	281	314	344	373	401	429	456	482	508	533	559	585
59	84	119	154	187	221	255	289	322	352	381	410	438	465	492	518	544	570	596
60	87	123	159	192	227	262	296	330	360	389	418	447	474	501	528	555	581	608
61	90	127	164	198	234	269	303	337	368	398	427	456	484	512	539	566	593	619
62	93	131	169	203	240	275	310	345	376	406	436	465	494	522	550	578	605	632
63	96	135	174	209	246	282	317	352	383	414	445	475	504	533	562	590	617	644
64	99	139	178	214	252	288	324	359	391	423	454	485	515	545	574	602	630	658
65	102	143	183	219	257	295	331	367	400	432	464	495	526	557	586	615	644	673

*Loan Value during any year will be amount secured by Cash Surrend
Value at end of year.

*CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF																			
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$ 41	$ 56	$ 78	$ 97	$120	$144	$168	$193	$216	$240	$265	$291	$318	$346	$375	$405	$435	$468
42	58	80	99	123	147	171	197	220	245	270	297	324	352	382	412	444	476
43	59	81	102	125	149	175	200	225	250	276	303	330	359	389	420	452	485
44	61	83	104	128	153	178	204	229	255	281	308	337	366	397	428	461	495
45	62	85	106	131	156	182	208	234	260	287	314	343	373	404	436	470	504
46	64	87	109	133	159	185	213	238	265	292	321	350	381	412	445	479	514
47	65	89	111	136	162	189	217	243	270	298	327	357	388	420	453	488	524
48	67	91	113	139	166	193	221	248	275	304	334	364	396	428	462	497	534
49	68	93	116	142	169	197	226	253	281	310	340	371	404	437	471	507	544
50	70	95	119	145	173	201	230	258	287	316	347	379	412	445	481	517	555
51	72	97	121	149	177	205	235	263	293	323	354	386	420	454	490	527	565
52	74	100	124	152	180	210	240	269	299	329	361	394	428	463	500	537	576
53	76	102	127	155	184	214	245	274	305	336	368	402	436	472	509	547	587
54	77	105	130	159	188	219	250	280	311	343	376	410	445	481	519	558	598
55	79	107	133	162	192	223	255	286	317	350	383	418	454	491	529	568	609
56	81	110	136	166	196	228	261	292	324	357	391	426	462	500	539	579	621
57	84	112	139	169	201	233	266	298	330	364	398	434	471	509	549	590	632
58	86	115	142	173	205	238	272	304	337	371	406	442	480	519	559	600	643
60	88	118	146	177	210	243	277	310	343	378	414	451	489	528	569	611	655
61	90	120	149	181	214	248	283	316	350	385	422	459	498	538	579	622	666
63	92	123	153	185	219	253	288	322	357	393	429	467	506	547	589	632	678
64	95	126	156	189	223	258	294	328	364	400	437	475	515	556	599	643	689
66	97	129	160	193	228	263	300	335	370	407	445	484	524	565	609	653	700
68	100	132	163	198	233	269	305	341	377	414	452	492	532	575	618	664	712
70	102	135	167	202	237	274	311	347	383	421	460	500	541	584	628	674	723
72	105	138	170	206	242	279	317	353	390	428	467	507	549	592	637	684	734
73	107	141	174	210	246	284	322	359	396	435	474	515	557	601	647	694	745
75	110	144	178	214	251	289	327	364	402	441	481	522	565	609	656	704	755
77	112	147	181	218	255	294	333	370	408	448	488	530	573	618	664	714	766
79	114	150	185	222	260	298	338	376	414	454	495	537	580	625	673	723	776
81	117	153	188	226	264	303	343	381	420	460	501	543	587	633	681	732	786
83	119	156	191	230	268	308	348	386	425	466	507	550	594	640	689	741	796
85	122	159	195	233	273	312	353	391	431	471	513	556	600	647	696	749	806
87	124	162	198	237	277	317	357	396	436	476	518	561	606	653	703	757	815
89	127	165	202	241	281	321	362	401	441	481	523	567	612	659	710	765	824
90	129	168	205	245	285	325	366	405	445	486	528	571	617	665	716	772	834
92	132	171	208	248	288	329	370	410	449	490	532	576	621	670	722	779	842
94	134	174	211	252	292	333	374	413	453	494	536	580	625	674	727	786	851
96	136	177	214	255	296	337	378	417	457	497	539	583	629	678	732	792	860
98	139	179	218	258	299	340	381	420	460	500	542	586	632	682	737	798	869

*Loan Value during any year will be amount secured by Cash Surrender Value at end of year.

*CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$ 92	$133	$175	$216	$262	$309	$357	$408	$457	$509	$562	$618	$675	$735	$798	$862	$93[illegible]
22	92	133	175	216	262	309	357	407	457	509	562	618	675	735	798	862	93[illegible]
23	92	133	175	216	262	308	357	407	457	509	562	618	675	735	797	862	92[illegible]
24	92	133	175	216	262	308	357	407	457	508	562	617	675	735	797	862	92[illegible]
25	92	133	175	216	261	308	357	407	457	508	562	617	675	735	797	862	92[illegible]
26	92	133	175	216	261	308	357	407	457	508	562	617	675	735	797	862	92[illegible]
27	92	133	175	216	261	308	357	407	457	508	562	617	675	735	797	862	92[illegible]
28	92	133	175	216	261	308	357	407	457	508	562	617	675	735	797	862	92[illegible]
29	92	133	175	216	261	308	357	407	457	508	561	617	675	734	797	862	92[illegible]
30	92	133	175	216	261	308	357	407	457	508	561	617	674	734	797	861	92[illegible]
31	92	133	175	216	261	308	357	407	456	508	561	617	674	734	796	861	92[illegible]
32	92	133	175	216	261	308	357	407	456	508	561	616	674	734	796	861	92[illegible]
33	92	133	175	216	262	308	357	407	456	508	561	616	674	734	796	861	92[illegible]
34	92	133	175	216	262	308	357	407	456	508	561	616	674	734	796	861	92[illegible]
35	92	133	175	216	262	308	357	407	456	508	561	616	674	733	796	861	92[illegible]
36	92	133	175	217	262	309	357	407	456	508	561	616	673	733	795	860	92[illegible]
37	92	133	175	217	262	309	357	407	456	508	561	616	673	733	795	860	92[illegible]
38	92	133	176	217	262	309	357	407	456	507	560	616	673	732	795	860	92[illegible]
39	92	134	176	217	262	309	357	407	456	507	560	615	672	732	794	859	92[illegible]
40	93	134	176	217	263	309	358	407	457	507	560	615	672	732	794	859	92[illegible]
41	93	134	177	218	263	310	358	408	457	507	560	615	672	731	793	858	92[illegible]
42	93	134	177	218	263	310	358	408	457	507	560	614	671	731	793	858	92[illegible]
43	94	135	177	219	264	310	358	408	457	507	559	614	671	730	792	857	92[illegible]
44	94	135	178	219	264	311	359	408	457	507	559	613	670	729	791	857	92[illegible]
45	94	136	178	220	265	311	359	408	457	507	559	613	669	728	791	856	92[illegible]
46	95	136	179	220	265	311	359	408	456	506	558	612	669	728	790	855	92[illegible]
47	95	137	179	220	265	312	359	408	456	506	558	612	668	727	789	854	92[illegible]
48	96	137	180	221	266	312	359	408	456	506	557	611	667	725	787	853	92[illegible]
49	96	138	180	221	266	312	360	408	456	505	556	610	666	724	786	852	92[illegible]
50	96	138	181	222	267	313	360	408	456	505	556	609	664	723	785	851	922
51	97	139	181	223	267	313	360	408	455	504	555	608	663	721	783	850	921
52	98	139	182	223	268	313	360	408	455	503	554	606	661	720	781	848	920
53	98	140	183	224	268	314	360	408	455	503	553	605	660	718	780	846	919
54	99	141	183	224	269	314	360	408	454	502	552	603	658	716	777	844	918
55	99	142	184	225	270	315	361	408	454	501	550	602	656	713	775	842	91[illegible]
56	100	142	185	226	270	315	361	408	453	500	549	600	654	711	772	840	91[illegible]
57	101	143	186	227	271	316	361	408	453	499	547	598	651	708	770	837	91[illegible]
58	102	144	187	228	272	316	362	408	452	498	546	595	648	705	766	835	91[illegible]
59	103	145	188	229	273	317	362	407	451	497	544	593	645	701	763	832	90[illegible]
60	104	147	190	230	274	318	362	407	450	495	541	590	642	698	759	828	90[illegible]

*Loan Value during any year will be amount secured by Cash Surrender Value at end of year.

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue	AT THE END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$ 5	$ 12	$ 19	$ 27	$ 35	$ 43	$ 51	$ 59	$ 68	$ 77	$ 87	$ 97	$107	$117	$128	$139	$151	$174
21	6	13	21	29	37	45	53	62	72	81	91	101	112	122	134	145	157	181
22	7	14	22	30	39	47	56	65	75	85	95	106	117	128	140	152	164	189
23	8	15	23	32	41	50	59	69	79	89	100	111	122	134	146	158	171	196
24	8	17	25	34	43	52	62	72	82	93	104	116	127	140	152	165	178	204
25	9	18	27	36	45	55	65	75	86	97	109	121	133	146	159	172	186	213
26	10	19	28	38	48	58	68	79	90	102	114	126	139	152	166	180	194	221
27	11	20	30	40	50	61	72	83	95	107	119	132	145	159	173	187	202	230
28	12	22	32	42	53	64	75	87	99	112	125	138	152	166	181	196	211	239
29	13	23	34	44	56	67	79	91	104	117	130	144	159	173	188	204	220	248
30	14	25	35	47	58	70	83	96	109	122	136	151	166	181	197	213	229	258
31	15	26	38	49	61	74	87	100	114	128	143	158	173	189	205	221	238	268
32	16	28	40	52	65	78	91	105	119	134	149	165	181	197	214	231	248	278
33	18	30	42	55	68	82	96	110	125	140	156	172	188	205	223	240	258	289
34	19	31	44	58	71	86	100	115	131	147	163	180	197	214	232	250	268	299
35	20	33	47	61	75	90	105	121	137	153	170	187	205	223	241	260	279	310
36	22	35	49	64	79	94	110	126	143	160	178	195	214	232	251	270	289	321
37	23	37	52	67	83	99	115	132	150	167	185	204	222	241	261	280	300	333
38	25	40	55	71	87	104	121	138	156	175	193	212	231	251	271	291	311	344
39	26	42	58	74	91	109	126	145	163	182	201	221	241	261	281	301	322	355
40	28	44	61	78	96	114	132	151	170	190	210	230	250	271	291	312	333	367
41	30	47	64	82	101	119	138	158	178	198	218	239	260	281	302	323	345	379
42	32	50	68	86	105	125	145	165	185	206	227	248	269	291	313	334	356	391
43	34	52	71	91	110	130	151	172	193	214	236	257	279	301	323	346	368	403
44	36	55	75	95	115	136	157	179	201	222	245	267	289	312	334	357	379	415
45	38	58	79	99	121	142	164	186	208	231	254	276	299	322	345	368	391	426
46	40	61	82	104	126	148	171	193	216	240	263	286	309	333	356	379	403	438
47	43	64	86	109	131	154	178	201	224	248	272	296	320	343	367	391	414	450
48	45	67	90	113	137	161	184	208	233	257	281	306	330	354	378	402	426	462
49	47	71	94	118	142	167	191	216	241	266	291	315	340	365	389	413	437	473
50	50	74	98	123	148	173	199	224	249	275	300	325	351	375	400	424	448	485
51	52	77	103	128	154	180	206	232	258	284	310	335	361	386	411	435	460	496
52	55	81	107	133	160	186	213	240	266	293	319	345	371	397	422	446	471	507
53	57	84	111	138	166	193	220	248	275	302	329	355	381	407	432	457	481	518
54	60	88	116	144	172	200	228	256	283	311	338	365	391	417	443	468	492	529
55	62	91	120	149	178	206	235	264	292	320	348	375	401	428	453	478	503	540
56	65	95	125	154	184	213	243	272	301	329	357	384	411	438	463	489	513	551
57	68	99	129	160	190	220	250	280	309	338	366	394	421	447	473	499	524	562
58	72	102	134	165	196	227	258	288	318	347	375	403	430	457	484	510	535	573
59	74	106	138	171	202	234	265	296	326	355	384	412	440	467	494	521	547	585
60	76	110	143	176	209	241	272	304	334	364	393	422	450	477	505	532	558	597

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT THE END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$30	$ 46	$ 62	$ 79	$ 97	$115	$134	$154	$175	$197	$219	$243	$267	$292	$319	$346	$375	$41
21	31	47	63	81	99	118	137	158	179	201	224	248	273	299	326	354	383	41
22	31	48	65	83	101	121	141	161	183	206	229	254	279	305	333	361	391	42
23	32	49	67	85	104	123	144	165	187	210	234	259	285	312	340	369	400	43
24	33	50	68	87	106	126	147	169	192	215	240	265	292	319	348	378	409	44
25	34	52	70	89	109	129	151	173	196	220	245	271	298	326	356	386	418	45
26	35	53	72	91	112	133	154	177	201	225	251	277	305	334	364	395	427	46
27	36	55	74	94	114	136	158	181	206	231	257	284	312	341	372	403	436	47
28	37	56	76	96	117	139	162	186	210	236	263	290	319	349	380	413	446	48
29	38	58	78	98	120	143	166	190	215	242	269	297	327	357	389	422	456	49
30	39	59	80	101	123	146	170	195	221	247	275	304	334	365	398	432	467	50
31	41	61	82	104	126	150	174	200	226	253	282	311	342	374	407	441	477	51
32	42	62	84	106	129	154	179	205	231	259	288	319	350	382	416	451	488	52
33	43	64	86	109	133	157	183	210	237	266	295	326	358	391	426	461	498	54
34	44	66	88	112	136	161	188	215	243	272	302	334	366	400	435	472	509	55
35	45	68	91	115	140	165	192	220	249	279	310	342	375	409	445	482	521	56
36	47	70	93	118	143	170	197	225	255	285	317	349	383	418	455	493	532	57
37	48	72	96	121	147	174	202	231	261	292	324	357	392	428	465	503	543	59
38	50	74	98	124	151	178	207	237	267	299	332	366	401	437	475	514	555	60
39	51	76	101	127	155	183	212	242	274	306	339	374	409	446	485	525	566	61
40	53	78	104	131	159	188	217	248	280	313	347	382	418	456	495	535	577	62
41	54	80	107	134	163	192	223	254	286	320	354	390	427	465	505	546	589	63
42	56	82	110	138	167	197	228	260	293	327	362	398	436	475	515	557	600	65
43	58	85	113	141	171	202	233	266	299	334	370	406	445	484	525	567	612	66
44	59	87	116	145	175	207	239	272	306	341	377	415	453	493	535	578	623	67
45	61	89	119	149	180	211	244	278	312	348	385	423	462	502	545	589	634	68
46	63	92	122	152	184	216	249	284	319	355	392	431	470	511	554	599	646	70
47	64	94	125	156	188	221	255	289	325	362	399	438	479	520	564	609	657	71
48	66	96	128	159	192	225	260	295	331	368	406	446	487	529	573	619	668	72
49	68	99	130	163	196	230	265	301	337	375	413	453	495	537	582	629	678	73
50	70	101	133	166	200	235	270	306	343	381	420	460	502	545	591	638	688	74
51	71	103	136	170	204	239	275	311	349	387	427	467	510	553	599	647	698	75
52	73	106	139	173	208	244	280	317	355	393	433	474	517	561	607	656	708	76
53	75	108	142	177	212	248	285	322	360	399	439	481	523	568	615	664	717	77
54	77	111	145	180	216	252	289	327	365	405	445	487	530	575	622	672	726	78
55	78	113	148	184	220	257	294	332	371	410	451	492	536	581	629	679	735	79
56	80	115	151	187	224	261	298	337	375	415	456	498	541	587	635	687	743	80
57	82	118	154	190	227	265	303	341	380	420	461	503	546	592	641	693	751	81
58	84	120	157	194	231	269	307	345	384	424	465	507	551	597	646	700	759	82
59	85	122	160	197	235	273	311	349	388	428	469	511	555	601	651	706	766	83

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$82	$120	$159	$200	$243	$287	$333	$381	$432	$484	$539	$596	$655	$717	$782	$850	$921
82	120	159	200	242	287	333	381	432	484	539	596	655	717	782	850	921
82	120	159	200	242	287	333	381	431	484	538	596	655	717	782	850	921
82	120	159	200	242	287	333	381	431	484	538	595	655	717	782	850	920
82	120	159	200	242	287	333	381	431	484	538	595	655	717	782	850	920
82	120	159	200	242	287	333	381	431	484	538	595	655	717	782	849	920
82	120	159	200	242	287	333	381	431	483	538	595	655	717	782	849	920
82	120	159	200	242	287	333	381	431	483	538	595	654	717	781	849	920
82	120	159	200	242	287	333	381	431	483	538	595	654	716	781	849	920
82	120	159	200	242	287	333	381	431	483	538	595	654	716	781	849	920
82	120	159	200	242	287	333	381	431	483	538	594	654	716	781	849	920
82	120	159	200	242	287	333	381	431	483	537	594	654	716	781	849	920
82	120	159	200	242	287	333	381	431	483	537	594	653	716	780	848	920
82	120	159	200	242	287	333	381	431	483	537	594	653	715	780	848	920
83	120	159	200	242	287	333	381	431	483	537	594	653	715	780	848	919
83	120	159	200	243	287	333	381	431	483	537	594	653	715	780	848	919
83	120	160	200	243	287	333	381	431	483	537	594	653	715	779	847	919
83	120	160	201	243	287	333	381	431	483	537	593	652	714	779	847	919
83	121	160	201	243	287	333	381	431	483	537	593	652	714	779	847	919
83	121	160	201	243	288	334	381	431	483	537	593	652	713	778	846	918
83	121	161	201	244	288	334	381	431	483	536	593	651	713	778	846	918
84	122	161	202	244	288	334	382	431	482	536	592	651	712	777	845	918
84	122	161	202	245	289	334	382	431	482	536	592	650	712	776	845	917
84	122	162	203	245	289	335	382	431	482	536	591	650	711	776	844	917
85	123	162	203	245	289	335	382	431	482	535	591	649	710	775	843	916
85	123	163	204	246	290	335	382	431	482	535	590	648	709	774	842	916
85	124	163	204	246	290	335	382	431	481	534	589	647	708	773	842	915
86	124	164	204	247	290	335	382	431	481	533	588	646	707	772	841	914
86	124	164	205	247	291	335	382	430	480	533	587	645	706	770	839	914
86	125	165	205	247	291	336	382	430	480	532	586	644	704	769	838	913
87	125	165	206	248	291	336	382	430	479	531	585	642	703	767	837	912
87	126	166	207	248	292	336	382	429	479	530	584	641	701	765	835	911
88	127	166	207	249	292	336	382	429	478	529	583	639	699	763	833	910
88	127	167	208	250	292	336	382	429	477	528	581	637	697	761	831	908
89	128	168	209	250	293	337	382	428	476	527	579	635	695	759	829	907

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$10	$26	$69	$119	$177	$23	$58	$158	$276	$419	$79	$158	$385	$661	$926
22	11	27	72	124	184	24	59	161	282	428	79	158	384	661	926
23	11	28	75	129	191	24	61	165	289	437	79	157	384	661	926
24	12	29	78	134	199	25	62	168	295	446	78	157	384	661	926
25	12	30	81	140	207	25	63	172	301	456	78	157	384	660	926
26	13	32	85	146	215	26	65	176	308	466	78	156	383	660	926
27	13	33	88	152	224	26	66	180	315	476	77	156	383	660	926
28	14	34	92	158	233	27	68	184	322	487	77	156	383	660	926
29	14	36	96	165	242	28	70	188	330	498	77	155	382	659	925
30	15	38	100	172	252	28	71	193	337	508	76	155	382	659	925
31	15	38	104	179	261	29	73	197	345	520	76	155	382	659	925
32	15	40	109	186	271	30	75	202	353	531	76	154	382	658	925
33	16	42	113	194	281	31	77	207	361	543	75	154	381	658	924
34	17	44	118	202	292	32	79	212	369	554	75	154	381	658	925
35	17	46	123	210	303	33	81	217	377	566	74	154	381	657	925
36	18	48	129	218	313	34	83	222	386	578	74	153	381	657	924
37	19	50	134	227	324	35	85	228	394	590	74	153	380	657	924
38	20	52	140	236	336	36	88	233	403	602	73	153	380	656	924
39	21	54	146	245	347	37	90	239	411	615	73	153	380	656	924
40	22	57	152	254	358	39	93	244	420	627	73	152	380	655	923
41	23	59	158	263	370	40	95	250	429	639	72	152	380	654	923
42	24	62	164	272	381	41	98	256	437	652	72	152	379	654	923
43	26	65	171	282	393	42	100	261	446	664	72	152	379	653	922
44	27	68	178	292	405	44	103	267	455	676	72	152	379	652	922
45	29	72	185	301	416	45	106	273	463	688	72	152	379	651	921
46	31	75	192	311	428	47	108	278	471	700	71	152	378	650	920
47	32	78	199	321	439	48	111	284	479	712	71	152	378	649	920
48	34	82	206	331	451	49	114	289	487	724	71	152	378	648	919
49	36	85	213	341	462	51	116	295	495	736	71	152	377	646	918
50	38	89	220	351	473	52	119	300	503	747	71	152	377	645	917
51	40	92	228	361	484	53	122	305	510	758	71	152	377	643	916
52	42	96	235	371	495	55	124	310	517	769	71	152	376	642	915
53	43	100	243	381	506	56	127	315	523	780	71	152	376	640	913
54	45	104	250	391	516	58	129	320	530	790	71	153	375	638	913
55	48	108	258	400	527	59	132	324	535	800	71	153	375	635	911
56	50	112	266	410	538	....	....	....	....	....	....	....	....	....	....
57	52	116	273	419	549	....	....	....	....	....	....	....	....	....	....
58	54	120	281	428	560	....	....	....	....	....	....	....	....	....	....
59	55	124	288	438	572	....	....	....	....	....	....	....	....	....	....
60	58	128	296	447	584	....	....	....	....	....	....	....	....	....	....

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Entry	AT END OF 3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	$14	$ 22	$ 29	$ 36	$ 44	$ 53	$ 62	$ 71	$ 80	$ 89	$99	$109	$120	$131	$141	$153	$165	$177
22	14	23	30	37	46	55	64	74	83	93	103	114	125	136	147	159	172	184
23	15	24	31	39	48	57	67	77	87	97	108	119	130	142	153	166	179	192
24	16	25	32	41	50	59	70	80	91	101	113	124	136	148	160	173	186	200
25	17	26	34	43	52	62	73	84	95	106	118	129	142	154	167	180	194	208
26	18	27	35	45	54	64	76	87	99	111	123	135	148	161	174	188	202	217
27	19	28	37	47	56	67	79	90	103	116	128	141	154	168	181	196	210	226
28	20	29	39	49	58	70	82	94	107	121	134	147	160	175	189	204	219	235
29	21	30	41	51	61	73	85	98	112	126	140	153	167	182	197	212	228	244
30	22	32	43	53	64	76	88	102	117	132	146	160	174	190	205	221	237	254
31	23	33	45	55	67	79	92	107	122	138	152	167	182	198	214	230	247	264
32	24	34	47	57	70	82	96	112	127	144	159	174	190	206	223	239	257	274
33	25	36	49	59	73	86	100	117	132	150	166	181	198	214	232	248	267	284
34	26	38	51	62	76	90	105	122	138	156	173	189	206	223	241	258	277	295
35	28	40	53	65	80	94	110	128	144	162	180	197	214	232	250	268	287	306
36	29	42	55	68	83	98	115	133	150	169	187	205	223	241	260	278	298	317
37	30	44	57	71	87	102	120	138	156	176	194	213	232	250	270	288	309	328
38	31	46	60	74	91	107	125	144	163	183	202	222	241	260	280	299	320	339
39	33	48	63	78	95	112	130	150	170	190	210	231	250	270	290	310	331	351
40	35	50	66	82	99	117	136	156	177	197	218	240	260	280	300	321	342	363
41	36	52	69	85	103	122	142	162	184	205	226	249	269	290	310	332	353	374
42	37	54	72	89	107	127	148	169	191	213	234	258	279	300	321	343	364	386
43	39	56	75	93	111	132	154	176	198	221	243	267	289	310	332	354	376	398
44	41	59	78	97	116	137	160	183	206	229	252	276	299	321	343	365	388	410
45	43	62	81	101	121	143	167	190	214	237	261	285	309	332	354	377	400	422
46	45	64	84	105	126	148	173	197	221	245	270	294	319	342	365	389	412	434
47	47	66	87	109	131	154	179	204	229	253	279	303	329	352	376	400	424	446
48	49	69	90	113	136	160	185	211	237	261	288	313	339	363	387	411	435	458
49	51	72	94	117	141	166	192	219	245	270	297	323	350	374	398	422	446	469
50	54	75	98	122	146	172	199	227	253	279	306	333	361	385	410	433	457	480
51	56	78	102	126	151	178	205	234	261	288	315	343	372	395	421	443	467	491
52	58	81	106	130	156	184	212	241	269	297	324	353	382	405	432	454	478	502
53	60	84	110	135	161	190	219	248	277	306	333	363	392	416	443	465	489	513
54	62	87	114	140	167	196	226	256	285	315	343	373	402	427	453	476	500	524
55	64	91	118	145	173	202	233	264	294	324	353	383	412	438	463	487	511	535
56	66	94	122	150	179	208	240	271	302	333	362	393	422	448	474	498	522	546
57	68	97	126	155	185	215	247	278	310	342	371	402	432	458	484	509	534	558
58	70	100	130	161	191	222	254	286	318	350	380	411	442	468	494	520	545	570
59	72	103	135	167	198	229	261	294	326	358	389	420	451	478	504	530	556	582
60	75	107	140	173	205	236	268	302	334	366	398	429	460	487	514	541	567	593

CASH OR LOAN VALUES

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$40	$ 58	$ 77	$ 96	$116	$137	$159	$181	$206	$231	$258	$286	$314	$341	$370	$400	$431
22	40	59	78	98	118	139	162	184	210	235	263	291	320	348	377	408	43[illegible]
23	41	60	79	100	120	142	165	188	214	240	268	297	326	355	384	416	447
24	42	61	81	102	123	145	168	192	218	245	273	303	332	362	392	424	45[illegible]
25	43	63	83	104	126	148	172	196	222	250	278	309	339	369	400	432	46[illegible]
26	44	64	84	106	128	151	175	200	226	255	283	315	346	376	408	440	47[illegible]
27	45	65	86	108	130	154	178	204	231	260	289	321	353	383	416	449	48[illegible]
28	46	66	88	110	133	157	182	208	236	265	295	327	360	391	424	458	49[illegible]
29	47	68	90	112	136	160	186	212	241	270	301	333	367	399	432	467	50[illegible]
30	48	70	92	115	139	164	190	217	246	276	307	340	374	407	441	476	51[illegible]
31	49	71	94	117	142	167	194	222	251	281	313	347	381	415	450	485	52[illegible]
32	50	72	96	119	145	170	198	227	256	287	319	354	389	423	459	494	53[illegible]
33	51	73	98	121	148	174	202	232	261	293	325	361	397	431	468	504	54[illegible]
34	52	75	100	124	151	178	206	237	266	299	332	368	405	440	477	514	55[illegible]
35	54	77	102	127	154	182	210	241	272	305	339	376	413	449	486	524	56[illegible]
36	55	79	104	130	157	186	214	246	277	311	346	383	421	457	495	534	57[illegible]
37	56	81	106	133	160	190	218	251	282	317	353	390	429	466	504	544	58[illegible]
38	57	83	108	136	164	194	223	256	288	323	360	397	437	475	513	554	59[illegible]
39	58	85	111	139	168	198	228	261	294	330	367	405	446	484	523	564	60[illegible]
40	59	87	114	142	172	202	233	266	300	337	374	413	455	493	533	574	61[illegible]
41	60	89	116	145	175	206	238	271	306	344	381	421	463	501	543	584	62[illegible]
42	61	91	118	148	179	210	243	276	312	351	388	429	471	509	552	594	63[illegible]
43	62	93	121	151	183	214	248	281	318	357	395	437	479	518	561	604	63[illegible]
44	64	95	124	154	187	219	253	287	324	363	402	444	487	527	570	614	66[illegible]
45	66	97	127	158	191	224	258	293	330	369	408	451	495	536	579	623	67[illegible]
46	67	99	129	161	194	228	263	298	336	375	415	458	503	544	588	632	68[illegible]
47	68	101	131	164	197	232	268	303	342	381	422	465	511	552	597	641	69[illegible]
48	70	103	133	167	201	236	272	308	347	387	428	472	518	560	605	650	70[illegible]
49	72	105	136	170	205	240	276	313	352	393	434	479	525	568	613	659	70[illegible]
50	74	107	139	174	209	244	280	318	357	398	440	485	532	576	621	668	71[illegible]
51	75	109	141	177	212	247	284	323	362	403	446	491	538	583	630	676	72[illegible]
52	76	111	144	180	215	251	288	328	367	408	452	497	544	590	638	684	73[illegible]
53	77	113	147	183	219	255	292	332	372	413	458	503	550	596	644	691	73[illegible]
54	78	115	150	186	223	259	296	336	377	418	463	509	556	602	650	698	73[illegible]
55	80	117	153	189	227	263	301	340	381	423	468	514	562	607	655	705	7[illegible]
56	81	118	155	192	230	266	305	344	385	427	472	518	567	612	660	711	7[illegible]
57	82	120	157	195	233	269	309	348	389	431	476	522	571	616	665	717	7[illegible]
58	83	122	160	198	236	273	313	352	393	435	480	526	575	620	670	723	7[illegible]
59	85	124	163	201	239	277	317	356	397	439	483	529	578	624	674	728	7[illegible]
60	87	126	166	204	242	281	320	359	400	442	486	532	581	628	678	733	7[illegible]

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF																
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
[illegible]	$117	$155	$194	$237	$281	$328	$376	$428	$482	$541	$601	$661	$722	$786	$852	$922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	541	601	661	722	786	852	922
81	117	155	194	237	281	328	376	428	482	540	600	660	721	786	851	921
81	117	155	194	237	281	328	376	428	482	540	600	660	721	785	851	921
81	117	155	195	238	282	329	377	428	482	540	600	659	720	784	850	921
81	118	156	195	238	282	329	377	428	482	540	599	659	719	783	850	921
82	118	156	195	238	282	329	377	428	481	539	599	658	718	782	849	920
82	118	156	196	238	282	329	377	428	481	539	598	658	718	782	849	920
82	118	156	196	238	282	329	377	428	481	539	598	657	717	781	848	919
82	118	156	196	238	282	329	377	428	481	538	597	657	717	781	848	919
82	118	157	197	239	283	330	378	428	481	538	597	656	716	780	847	918
82	119	157	198	239	283	330	378	428	481	537	596	655	715	779	846	918
83	119	158	198	240	283	330	378	427	480	537	596	655	714	778	845	917
83	120	158	198	240	284	330	378	427	480	536	595	654	713	777	844	917
83	120	159	199	241	284	330	378	427	480	536	595	653	712	776	843	916
83	121	159	199	241	285	331	378	427	480	535	594	652	711	775	842	916
84	122	160	200	242	285	331	378	427	479	534	593	651	710	773	841	915
84	122	160	200	242	286	331	378	426	478	534	592	650	709	772	840	914
84	123	161	201	243	286	332	378	426	478	533	591	648	707	770	839	913
85	123	162	202	243	287	332	378	426	477	532	590	646	705	768	837	912
85	124	163	203	244	287	332	378	426	477	531	588	644	703	766	835	911
86	124	164	204	245	288	333	378	426	476	530	586	642	701	764	833	909

*CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF 1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.
21	.....	94 95	12 78	20 86	29 20	38 79	48 65	58 79	69 21	79 91	90 91	102 22	113 83	125 [illegible]
22	.....	5 54	13 68	22 07	30 73	40 66	50 86	61 85	72 12	83 20	94 58	106 27	118 27	130 [illegible]
23	.....	6 15	14 61	23 34	32 33	42 61	53 17	64 02	75 17	86 64	98 40	110 49	122 91	135 [illegible]
24	.....	6 80	15 59	24 66	34 01	44 64	55 57	66 81	78 36	90 21	102 39	114 90	127 74	140 [illegible]
25	.....	7 47	16 61	26 04	35 78	46 77	58 00	69 72	81 67	93 94	106 55	119 49	132 77	146 [illegible]
26	.....	8 17	17 68	27 48	37 58	48 99	60 71	72 75	85 12	97 83	110 87	124 26	137 99	152 [illegible]
27	.....	8 90	18 79	28 98	39 49	51 31	63 45	75 92	88 73	101 88	115 38	129 23	143 43	157 [illegible]
28	.....	9 67	19 95	30 56	41 48	53 73	66 31	79 23	92 49	106 11	120 03	134 40	149 19	164 [illegible]
29	8 08	10 47	21 17	32 20	43 56	56 25	69 29	82 68	96 42	110 51	124 96	139 78	154 96	170 [illegible]
30	49	11 31	22 45	33 92	45 73	58 90	72 41	86 28	100 50	115 19	130 05	145 38	161 08	177 [illegible]
31	93	12 19	23 78	35 72	48 01	61 66	75 66	90 03	104 76	119 86	135 33	151 21	167 48	184 [illegible]
32	1 39	13 11	25 17	37 60	50 39	64 54	79 05	93 94	109 19	124 83	140 86	157 27	174 05	191 [illegible]
33	1 85	14 06	26 63	39 56	52 87	67 53	82 58	98 00	113 61	129 01	146 60	163 56	180 90	198 [illegible]
34	2 35	15 08	28 16	41 62	55 46	70 67	86 26	102 25	118 63	135 40	152 56	170 10	188 00	206 [illegible]
35	2 88	16 18	29 76	43 77	58 16	73 94	90 11	106 68	123 65	141 01	158 76	176 87	195 33	214 [illegible]
36	3 42	17 23	31 42	46 00	60 97	77 34	94 12	111 29	128 86	146 83	165 17	183 87	202 92	222 [illegible]
37	4 00	18 38	33 16	48 33	63 91	80 90	98 38	116 09	134 29	152 86	171 81	191 12	210 77	231 [illegible]
38	4 58	19 57	34 96	50 77	66 98	84 61	102 65	121 09	139 91	159 11	178 67	198 54	218 76	239 [illegible]
39	5 21	20 83	36 67	53 32	70 20	88 48	107 18	126 27	145 74	165 57	185 72	206 16	226 85	247 [illegible]
40	5 86	22 14	38 35	55 99	73 54	92 52	111 88	131 64	151 78	172 20	192 95	213 97	235 25	256 [illegible]
41	6 55	23 53	40 94	58 78	77 04	96 70	116 76	137 19	157 95	179 01	200 35	221 94	243 [illegible]	265 [illegible]
42	7 26	24 97	43 11	61 68	80 65	101 08	121 79	142 88	164 28	185 96	207 90	230 07	252 [illegible]	275 [illegible]
43	8 02	26 47	45 37	64 68	84 40	105 50	126 94	148 70	170 76	193 06	215 6[illegible]	238 [illegible]	261 [illegible]	284 [illegible]
44	8 79	28 03	47 70	67 78	88 25	110 07	132 21	154 64	177 34	200 28	223 42	246 72	270 [illegible]	293 [illegible]
45	9 61	29 65	50 12	70 98	92 20	114 74	137 59	160 70	184 06	207 62	231 35	255 22	279 [illegible]	303 [illegible]
46	10 44	31 32	52 60	74 34	96 21	119 50	143 05	166 86	190 87	215 06	239 38	263 83	288 [illegible]	313 [illegible]
47	11 31	33 03	55 13	77 56	100 31	124 34	148 62	173 11	197 78	222 59	247 51	272 49	297 [illegible]	323 [illegible]
48	12 20	34 77	57 70	80 94	104 47	129 25	154 26	179 44	204 77	230 21	255 71	281 24	306 [illegible]	332 [illegible]
49	13 09	36 53	60 30	84 36	108 69	134 24	159 98	185 86	211 85	237 91	263 99	290 05	316 [illegible]	341 [illegible]
50	14 00	38 33	62 96	87 86	112 99	139 31	165 78	192 36	219 01	245 69	272 34	298 [illegible]	325 [illegible]	351 [illegible]
51	14 93	40 17	65 68	91 43	117 37	144 46	171 67	198 96	226 27	253 55	280 76	307 84	334 [illegible]	361 [illegible]
52	15 88	42 05	68 45	95 06	121 82	149 70	177 66	205 64	233 39	261 47	289 22	316 [illegible]	343 [illegible]	371 [illegible]
53	16 86	43 97	71 28	98 75	126 35	155 02	183 9	212 12	239 40	268 [illegible]	296 [illegible]	325 [illegible]	353 [illegible]	381 [illegible]
54	17 85	45 92	74 15	102 51	130 95	160 41	189 84	219 19	248 41	277 46	306 26	334 [illegible]	363 [illegible]	392 [illegible]
55	18 87	47 91	77 08	106 33	135 61	165 86	196 02	226 05	255 90	285 50	314 79	343 70	372 [illegible]	401 [illegible]
56	19 90	49 94	80 06	110 21	140 33	171 36	202 25	232 95	263 41	293 53	323 28	352 [illegible]	381 [illegible]	410 [illegible]
57	20 96	52 01	83 09	114 13	145 09	176 91	208 52	239 89	270 91	301 54	331 72	361 [illegible]	389 [illegible]	418 [illegible]
58	22 04	54 11	86 15	118 10	149 90	182 49	214 82	246 81	278 39	309 5[illegible]	340 07	370 [illegible]	399 [illegible]	427 [illegible]
59	23 13	56 23	89 24	122 09	154 73	188 10	221 11	253 70	285 81	317 35	348 29	378 [illegible]	407 [illegible]	435 [illegible]
60	24 23	58 37	92 35	126 11	159 53	193 69	227 37	260 54	293 13	325 10	356 86	388 [illegible]	416 [illegible]	444 [illegible]
61	25 35	60 53	95 48	130 15	164 43	199 26	233 58	267 29	300 85	333 [illegible]	365 [illegible]	396 [illegible]	426 [illegible]	453 [illegible]
62	26 47	62 71	98 64	134 18	169 25	204 79	239 70	273 [illegible]	308 [illegible]	342 [illegible]	375 [illegible]	408 [illegible]	434 [illegible]	464 [illegible]
63	27 61	64 9[illegible]	101 79	138 19	174 03	210 28	245 72	280 43	314 34	347 49	379 95	411 [illegible]	443 [illegible]	474 [illegible]
64	28 75	67 07	104 90	142 14	178 73	215 55	251 59	286 78	321 18	354 87	387 85	420 [illegible]	454 [illegible]	484 [illegible]
65	29 87	69 22	107 96	146 01	183 29	220 74	257 31	293 06	328 07	362 43	396 25	429 [illegible]	461 [illegible]	494 [illegible]
66	30 98	71 34	110 96	149 80	187 75	225 81	263 00	299 41	335 17	370 35	405 0[illegible]	439 [illegible]	472 [illegible]	505 [illegible]
67	32 08	73 40	113 89	153 47	192 11	230 84	268 77	306 01	342 6[illegible]	378 79	414 [illegible]	449 [illegible]	57[illegible]	515 [illegible]
68	33 15	75 41	116 72	157 06	196 45	236 01	274 43	312 05	350 73	387 [illegible]	424 [illegible]	460 [illegible]	496 [illegible]	526 [illegible]

*Cash or Loan Values end of 15th year and annually thereafter are the entire American 3 per cent reserve. See Index for Reserve Tables.

†Germania Life values begin at end of 3 years.

*CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF 1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.
21	$6 45	$23 49	$41 12	$59 38	$78 29	$98 87	120 14	142 13	164 87	188 38	212 69	237 84	263 85	290 75
22	6 77	24 14	42 12	60 74	80 01	100 96	122 63	145 02	168 17	192 11	216 86	242 46	268 93	296 32
23	7 11	24 82	43 15	62 13	81 78	103 13	125 19	147 99	171 57	195 95	221 15	247 21	274 17	302 05
24	7 45	25 52	44 22	63 57	83 61	105 35	127 82	151 05	175 07	199 89	225 56	252 10	279 55	307 98
25	7 81	26 24	45 31	65 06	85 49	107 64	130 54	154 20	178 66	203 95	230 09	257 12	285 07	313 97
26	8 17	26 97	46 44	66 58	87 42	110 00	133 33	157 44	182 36	208 12	234 75	262 28	290 73	320 16
27	8 55	27 74	47 60	68 15	89 42	112 43	136 20	160 76	186 16	212 40	239 53	267 56	296 54	326 51
28	8 94	28 52	48 79	69 77	91 47	114 92	139 15	164 19	190 06	216 80	244 43	272 99	302 50	333 01
29	9 33	29 33	50 02	71 43	93 57	117 48	142 19	167 70	194 07	221 31	249 46	278 54	308 60	339 67
30	9 74	30 17	51 29	73 14	95 74	120 13	145 30	171 32	198 18	225 94	254 61	284 23	314 85	346 49
31	10 17	31 03	52 60	74 90	97 98	122 83	148 51	175 02	202 40	230 67	259 88	290 06	321 24	353 46
32	10 61	31 91	53 93	76 71	100 26	125 62	151 79	178 81	206 71	235 52	265 28	296 02	327 77	360 57
33	11 05	32 81	55 32	78 57	102 62	128 47	155 15	182 69	211 13	240 49	270 81	302 11	334 44	367 82
34	11 51	33 75	56 74	80 49	105 03	131 40	158 60	186 68	215 66	245 58	276 46	308 34	341 24	375 20
35	12 00	34 72	58 20	82 46	107 52	134 40	162 14	190 77	220 31	250 78	282 24	314 68	348 16	382 70
36	12 48	35 71	59 69	84 47	110 05	137 48	165 76	194 95	225 05	256 10	288 11	321 13	355 17	390 28
37	12 99	36 72	61 23	86 53	112 66	140 64	169 49	199 23	229 90	261 51	294 09	327 67	362 27	397 93
38	13 50	37 77	62 81	88 66	115 34	143 88	173 29	203 60	234 83	267 01	300 15	334 28	369 42	405 63
39	14 04	38 84	64 44	90 85	118 10	147 20	177 19	208 06	239 86	272 59	306 28	340 94	376 62	413 36
40	14 58	39 95	66 11	93 10	120 92	150 60	181 16	212 60	244 96	278 23	312 44	347 63	383 84	421 11
41	15 16	41 10	67 85	95 41	123 82	154 08	185 20	217 21	250 10	283 90	318 63	354 34	391 06	428 85
42	15 75	42 29	69 62	97 78	126 77	157 61	189 30	221 85	255 27	289 58	324 82	361 03	398 26	436 55
43	16 36	43 50	71 44	100 20	129 78	161 19	193 42	226 50	260 43	295 26	331 00	367 70	405 41	444 20
44	16 97	44 74	73 29	102 65	132 81	164 77	197 55	231 14	265 59	300 91	337 13	374 31	412 49	451 76
45	17 62	46 00	75 17	105 13	135 86	168 37	201 67	235 78	270 72	306 52	343 21	380 85	419 49	459 22
46	18 26	47 28	77 07	107 61	138 90	171 95	205 77	240 38	275 80	312 06	349 20	387 28	426 37	466 55
47	18 92	48 58	78 97	110 09	141 93	175 51	209 85	244 94	280 83	317 53	355 11	393 62	433 12	473 73
48	19 58	49 87	80 86	112 55	144 94	179 05	213 87	249 44	285 78	322 91	360 90	399 81	439 71	480 72
49	20 23	51 15	82 73	114 99	147 93	182 55	217 86	253 88	290 64	328 19	366 57	405 85	446 12	487 50
50	20 89	52 42	84 61	117 43	150 90	186 02	221 80	258 26	295 44	333 37	372 11	411 73	452 34	494 07
51	21 54	53 71	86 49	119 87	153 87	189 47	225 70	262 59	300 15	338 43	377 50	417 43	458 86	500 41
52	22 21	55 01	88 37	122 31	156 82	192 90	229 57	266 85	304 77	343 37	382 74	422 96	464 15	506 47
53	22 88	56 31	90 27	124 75	159 76	196 30	233 39	271 04	309 28	348 18	387 81	428 27	469 69	512 25
54	23 56	57 61	92 16	127 18	162 69	199 67	237 15	275 14	313 69	352 85	392 71	433 36	474 95	517 70
55	24 24	58 93	94 06	129 62	165 61	203 02	240 86	279 17	317 98	357 37	397 39	438 19	479 91	522 78
56	24 93	60 25	95 97	132 06	168 51	206 32	244 51	283 01	322 15	361 70	401 85	442 74	484 52	527 47
57	25 63	61 60	97 90	134 50	171 40	209 59	248 10	286 95	326 17	365 84	406 06	446 96	488 75	531 71
58	26 34	62 96	99 83	136 93	174 26	212 82	251 62	290 67	330 02	369 75	409 97	450 83	492 55	535 47
59	27 06	64 32	101 75	139 35	177 10	215 99	255 03	294 24	333 67	373 40	413 55	454 29	495 90	538 76
60	27 78	65 68	103 68	141 77	179 91	219 10	258 34	297 66	337 11	376 77	416 78	457 35	498 82	541 64
61	28 51	67 06	105 62	144 18	182 68	222 13	261 54	300 91	340 31	379 84	419 66	460 06	501 41	544 21
62	29 25	68 46	107 58	146 58	185 42	225 10	264 61	303 99	343 29	382 64	422 28	462 53	503 79	546 58
63	30 01	69 88	109 54	148 96	188 12	227 98	267 56	306 89	346 06	385 26	424 76	464 91	506 13	548 92
64	30 78	71 29	111 49	151 32	190 75	230 78	270 39	309 65	348 72	387 84	427 28	467 39	508 58	551 33
65	31 54	72 71	113 43	153 64	193 34	233 49	273 12	312 38	351 45	390 58	430 04	470 17	511 32	553 95
66	32 32	74 14	115 36	155 96	195 89	236 17	275 91	315 27	354 46	393 71	433 28	473 43	514 48	556 92
67	33 11	75 56	117 30	158 26	198 45	238 96	278 93	318 55	358 01	397 50	437 22	477 38	518 31	560 23
68	33 89	77 00	119 23	160 60	201 17	242 07	282 46	322 51	362 38	402 21	442 11	482 30	522 83	564 22

*Cash or Loan Values end of 15th year and annually thereafter are the entire American 3 per cent reserve. See Index for Reserve Tables.

†Germania Life values begin at end of 3 years.

*CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF 1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.
21	$24 45	$60 17	$97 20	$135 01	$175 44	$217 76	$261 61	$307 06	$354 18	$403 03	$453 69	$506 23	$560 73	$617 2[illegible]
22	24 45	60 15	97 19	135 60	175 42	217 73	261 57	307 02	354 12	402 97	453 62	506 15	560 64	617 19
23	24 44	60 16	97 19	135 59	175 41	217 71	261 54	306 98	354 08	402 91	453 55	506 07	560 55	617 09
24	24 45	60 16	97 19	135 58	175 40	217 69	261 51	306 94	354 03	402 85	453 48	505 99	560 46	616 99
25	24 45	60 16	97 19	135 58	175 39	217 67	261 49	306 91	353 98	402 79	453 41	505 90	560 37	616 88
26	24 45	60 16	97 19	135 57	175 37	217 65	261 47	306 87	353 93	402 73	453 35	505 81	560 26	616 76
27	24 45	60 17	97 19	135 57	175 37	217 65	261 44	306 84	353 89	402 67	453 26	505 72	560 15	616 64
28	24 46	60 18	97 20	135 58	175 38	217 64	261 43	306 82	353 85	402 62	453 18	505 63	560 04	616 51
29	24 46	60 18	97 21	135 60	175 39	217 64	261 43	306 79	353 82	402 56	453 11	505 53	559 22	616 39
30	24 47	60 21	97 24	135 62	175 40	217 66	261 48	306 79	353 79	402 51	453 03	505 45	559 80	616 24
31	24 49	60 23	97 27	135 65	175 44	217 68	261 45	306 78	353 77	402 47	452 97	505 34	559 69	616 10
32	24 51	60 26	97 30	135 69	175 48	217 72	261 47	306 79	353 75	402 43	452 91	505 26	559 58	615 97
33	24 52	60 29	97 35	135 75	175 54	217 77	261 51	306 81	353 76	402 41	452 86	505 18	559 47	615 83
34	24 55	60 34	97 41	135 82	175 61	217 84	261 57	306 86	353 79	402 42	452 84	505 13	559 37	615 69
35	24 59	60 40	97 50	135 91	175 71	217 93	261 66	306 94	353 85	402 45	452 84	505 08	559 28	615 [illegible]
36	24 62	60 47	97 58	136 02	175 82	218 05	261 77	307 04	353 93	402 51	452 85	505 04	559 19	615 [illegible]
37	24 67	60 55	97 70	136 15	175 97	218 21	261 93	307 19	354 05	402 59	452 88	505 02	559 09	615 [illegible]
38	24 72	60 64	97 82	136 31	176 15	218 41	262 13	307 37	354 20	402 70	452 93	504 99	558 98	615 [illegible]
39	24 78	60 76	97 99	136 52	176 39	218 66	262 38	307 60	354 40	402 84	452 99	504 96	558 85	614 7[illegible]
40	24 85	60 90	98 19	136 77	176 67	218 95	262 67	307 87	354 62	402 98	453 05	504 91	558 69	614 [illegible]
41	24 95	61 08	98 44	137 06	177 01	219 30	263 01	308 18	354 86	403 14	453 09	504 84	558 50	614 [illegible]
42	25 05	61 28	98 72	137 41	177 38	219 69	263 38	308 50	355 11	403 28	453 12	504 74	558 27	613 [illegible]
43	25 18	61 51	99 04	137 79	177 80	220 12	263 78	308 83	355 35	403 41	453 13	504 61	557 99	613 [illegible]
44	25 31	61 77	99 38	138 20	178 25	220 56	264 18	309 16	355 58	403 53	453 13	504 47	557 69	612 [illegible]
45	25 46	62 05	99 76	138 66	178 73	221 03	264 59	309 49	355 81	403 62	453 04	504 19	557 24	612 [illegible]
46	25 34	62 36	100 19	139 13	179 21	221 49	264 93	309 80	356 01	403 67	452 92	503 89	556 77	611 [illegible]
47	25 82	62 69	100 61	139 61	179 71	221 96	265 41	310 13	356 20	403 70	452 77	503 55	556 22	611 [illegible]
48	26 02	63 02	101 04	140 09	180 21	222 44	265 82	310 44	356 36	403 69	452 56	503 13	555 58	610 [illegible]
49	26 21	63 36	101 48	140 59	180 73	222 92	266 24	310 74	356 51	403 66	452 31	502 64	554 85	609 [illegible]
50	26 41	63 71	101 94	141 12	181 27	223 44	266 68	311 05	356 66	403 61	452 03	502 10	554 05	608 [illegible]
51	26 62	64 10	102 45	141 69	181 86	224 00	267 15	311 40	356 83	403 55	451 71	501 51	553 17	607 [illegible]
52	26 85	64 52	102 99	142 32	182 50	224 60	267 67	311 77	357 01	403 49	451 37	500 87	552 22	606 [illegible]
53	27 11	64 96	103 59	142 99	183 20	225 27	268 24	312 19	357 21	403 43	451 01	500 18	551 18	604 [illegible]
54	27 38	65 45	104 22	143 71	183 96	225 99	268 86	312 64	357 43	403 37	450 64	499 43	550 05	602 [illegible]
55	27 67	65 98	104 92	144 52	184 80	226 79	269 54	313 14	357 69	403 33	450 23	498 62	548 81	601 [illegible]
56	27 99	66 55	105 68	145 39	185 70	227 65	270 28	313 69	357 98	403 27	449 77	497 71	547 42	599 [illegible]
57	28 34	67 18	106 51	146 34	186 68	228 58	271 10	314 30	358 28	403 20	449 25	496 68	545 87	597 [illegible]
58	28 72	67 85	107 40	147 35	187 74	229 59	271 97	314 92	358 58	403 08	448 68	495 51	544 09	594 [illegible]
59	29 12	68 57	108 34	148 43	188 86	230 67	272 87	315 57	358 85	402 88	447 88	494 18	542 07	592 [illegible]
60	29 55	69 34	109 35	149 59	190 07	231 80	273 82	316 22	359 09	402 60	446 96	492 57	539 84	[illegible]

*Cash or Loan Values end of 15th year and annually thereafter are the entire American 3 per cent reserve. See Index for Reserve Tables.

†Germania Life values begin at end of 3 years.

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF 3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
[illegible]	$16 22	$24 69	$31 36	$38 23	$49 15	$60 79	$72 71	$84 91	$138 00	$199 17
[illegible]	18 94	25 66	32 58	39 73	51 36	63 35	75 62	88 20	143 26	206 58
[illegible]	19 69	26 67	33 86	41 61	53 67	66 02	78 67	91 64	148 74	214 27
[illegible]	20 47	27 73	35 21	43 64	56 07	68 81	81 86	95 21	154 43	222 25
[illegible]	21 29	28 83	36 61	45 77	58 59	71 72	85 17	98 94	160 36	230 50
[illegible]	22 14	29 98	38 06	47 99	61 21	74 75	88 62	102 83	166 50	239 05
[illegible]	23 03	31 18	39 59	50 31	63 95	77 92	92 23	106 88	172 90	247 87
[illegible]	23 96	32.45	41 48	52 73	66 81	81 23	95 99	111 11	179 54	256 99
[illegible]	24 94	33 76	43 56	55 25	69 79	84 68	99 92	115 51	186 44	266 38
[illegible]	25 96	35 14	45 73	57 90	72 91	88 28	104 00	120 10	193 61	276 02
[illegible]	27 02	36 58	48 01	60 66	76 16	92 03	108 26	124 86	201 04	285 90
[illegible]	28 14	38 06	50 39	63 54	79 55	95 94	112 69	129 83	208 72	296 00
[illegible]	29 30	39 65	52 87	66 53	83 08	100 00	117 31	135 01	216 66	306 33
[illegible]	30.53	41 30	55 46	69 67	86 76	104 25	122 13	140 40	224 86	316 86
[illegible]	31 81	43 02	58 16	72 94	90 61	108 68	127 15	146 01	233 28	327 58
[illegible]	33 14	44 80	60 97	76 34	94 62	113 29	132 36	151 83	241 92	338 48
[illegible]	34 53	46 66	63 91	79 90	98 80	118 09	137 79	157 86	250 76	349 53
[illegible]	35 97	48 62	66 98	83 61	103 15	123 09	143 41	164 11	259 79	360 72
[illegible]	37 50	50 82	70 20	87 48	107 68	128 27	149 24	170 57	269 01	372 04
[illegible]	39 08	53 49	73 54	91 52	112 38	133 64	155 26	177 20	278 40	383 47
[illegible]	40.75	56 28	77 04	95 70	117 26	139 19	161 45	184 01	287 94	394 98
[illegible]	42 49	59 18	80 65	100 03	122 29	144 88	167 78	190 96	297 61	406 55
[illegible]	44 30	62 18	84 40	104 50	127 44	150 70	174 25	198 06	307 40	418 14
[illegible]	46 16	65 28	88 25	109 07	132 71	156 64	180 84	205 28	317 29	429 75
[illegible]	48 10	68 48	92 20	113 74	138 09	162 70	187 56	212 62	327 27	441 35
[illegible]	50 08	71 74	96 21	118 50	143 55	168 86	194 38	220 06	337 30	452 90
[illegible]	52 10	75 06	100 31	123 34	149 12	175 11	201 28	227 59	347 39	464 37
[illegible]	54 16	78 44	104 47	128 25	154 76	181 44	208 27	235 21	357 49	475 73
[illegible]	56 24	81 86	108 69	133 24	160 48	187 86	215 35	242 91	367 62	486 96
[illegible]	58 37	85 36	112 99	138 31	166 28	194 36	222 51	250 69	377 76	498 04
[illegible]	60 63	88 93	117 37	143 47	172 17	200 96	229 77	258 55	387 88	508 93
[illegible]	63 45	92 56	121 82	148 70	178 16	207 64	237 09	266 47	397 96	519 63
[illegible]	66 28	96 25	126 35	154 02	184 22	214 39	244 48	274 44	407 97	530 19
[illegible]	69 15	100 01	130 95	159 41	190 34	221 19	251 92	282 46	417 87	540 68
[illegible]	72 08	103 83	135 61	164 86	196 52	228 05	259 40	290 50	427 64	551 19
[illegible]	75 06	107 71	140 33	170 36	202 75	234 95	266 91	298 53	437 25	561 83
[illegible]	78 09	111 63	145 09	175 91	209 02	241 89	274 41	306 54	446 70	572 69
[illegible]	81 15	115 60	149 90	181 49	215 32	248 81	281 89	314 50	456 02	583 83
[illegible]	84 24	119 59	154 73	187 10	221 61	255.70	289 31	322 35	465 32	595 28
[illegible]	87 35	123 61	159 58	192 69	227 87	262 54	296 63	330 10	474 71	607 12

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF										
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	$18 49	$40 90	$56 88	$78 29	$97 87	$120 64	$144 13	$168 37	$193 38	$318 58	$468 [illegible]
22	19 14	41 70	58 24	80 01	99 96	123 13	147 02	171 67	197 11	324 65	476 [illegible]
23	19 82	42 52	59 63	81 78	102 13	125 69	149 99	175 07	200 95	330 89	485 [illegible]
24	20 52	43 38	61 07	83 61	104 35	128 32	153 05	178 57	204 89	337 26	495 [illegible]
25	21 24	44 25	62 56	85 49	106 64	131 04	156 20	182 16	208 95	343 86	504 [illegible]
26	21 97	45 15	64 08	87 42	109 00	133 83	159 44	185 86	213 12	350 59	514 [illegible]
27	22 74	46 08	65 65	89 42	111 43	136 70	162 76	189 66	217 40	357 49	524 [illegible]
28	23 52	47 03	67 27	91 47	113 92	139 65	166 19	193 56	221 80	364 56	534 [illegible]
29	24 33	48 02	68 93	93 57	116 48	142 69	169 70	197 57	226 31	371 80	544 [illegible]
30	25 17	49 03	70 64	95 74	119 13	145 80	173 32	201 68	230 94	379 19	555 [illegible]
31	26 03	50 08	72 40	97 98	121 83	149 01	177 02	205 90	235 67	386 75	565 [illegible]
32	26 91	51 14	74 21	100 26	124 62	152 29	180 81	210 21	240 52	394 45	576 [illegible]
33	27 81	52 26	76 07	102 62	127 47	155 65	184 69	214 63	245 49	402 30	587 [illegible]
34	28 75	53 39	77 99	105 03	130 40	159 10	188 68	219 16	250 58	410 27	598 [illegible]
35	29 72	54 56	79 96	107 52	133 40	162 64	192 77	223 81	255 78	418 33	609 [illegible]
36	30 71	55 75	81 97	110 05	136 48	166 26	196 95	228 55	261 10	426 48	621 [illegible]
37	31 72	56 98	84 03	112 66	139 64	169 99	201 23	233 40	266 51	434 69	632 [illegible]
38	32 77	58 25	86 16	115 34	142 88	173 79	205 60	238 33	272 01	442 94	643 [illegible]
39	33 84	59 55	88 35	118 10	146 20	177 69	210 06	243 36	277 59	451 22	655 [illegible]
40	34 95	61 11	90 60	120 92	149 60	181 66	214 60	248 46	283 23	459 51	666 [illegible]
41	36 10	62 85	92 92	123 82	153 08	185 70	219 21	253 60	288 90	467 78	678 [illegible]
42	37 29	64 62	95 28	126 77	156 61	189 80	223 85	258 77	294 58	475 99	689 [illegible]
43	38 50	66 44	97 70	129 78	160 19	193 92	228 50	263 93	300 26	484 15	700 [illegible]
44	39 74	68 29	100 15	132 81	163 77	198 05	233 15	269 09	305 91	492 21	712 [illegible]
45	41 00	70 17	102 63	135 86	167 37	202 17	237 78	274 22	311 52	500 15	723 [illegible]
46	42 28	72 07	105 11	138 90	170 95	206 27	242 38	279 30	317 06	507 94	734 [illegible]
47	43 58	73 97	107 59	141 93	174 51	210 35	246 94	284 33	322 53	515 55	745 [illegible]
48	44 87	75 86	110 05	144 94	178 05	214 37	251 44	289 28	327 91	522 96	755 [illegible]
49	46 15	77 73	112 49	147 93	181 55	218 36	255 88	294 14	333 19	530 15	766 [illegible]
50	47 42	79 61	114 93	150 90	185 02	222 30	260 26	298 94	338 37	537 10	776 [illegible]
51	48 71	81 49	117 37	153 87	188 47	226 20	264 59	303 65	343 43	543 77	786 [illegible]
52	50 01	83 37	119 81	156 82	191 90	230 07	268 85	308 27	348 37	550 14	796 [illegible]
53	51 31	85 27	122 25	159 76	195 30	233 89	273 04	312 78	353 18	556 18	806 [illegible]
54	52 61	87 16	124 68	162 69	198 67	237 65	277 14	317 19	357 85	561 84	815 [illegible]
55	53 93	89 08	127 12	165 61	202 02	241 36	281 17	321 48	362 37	567 10	824 [illegible]
56	55 25	90 97	129 56	168 51	205 32	245 01	285 01	325 65	366 70	571 90	834 [illegible]
57	56 60	92 90	132 00	171 40	208 59	248 60	288 95	329 67	370 84	576 22	843 [illegible]
58	57 96	94 83	134 43	174 26	211 82	252 12	292 67	333 52	374 75	580 04	851 [illegible]
59	59 32	96 75	136 85	177 10	214 99	255 53	296 24	337 17	378 40	583 41	860 [illegible]
60	60 68	98 68	139 27	179 91	218 10	258 84	299 66	340 61	381 77	586 39	869 [illegible]

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age by Years.	AT END OF 2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
21	$55 17	$92 20	$133 11	$175 44	$216 76	$262 11	$309 06	$357 68	$408 03	$675 96	$930 06
22	55 16	92 19	133 10	175 42	216 73	262 07	309 02	357 62	407 97	675 87	930 02
23	55 16	92 19	133 09	175 41	216 71	262 04	308 98	357 58	407 91	675 77	929 97
24	55 16	92 19	133 08	175 40	216 69	262 01	308 94	357 53	407 85	675 66	929 92
25	55 16	92 19	133 08	175 39	216 67	261 99	308 91	357 48	407 79	675 54	929 87
26	55 16	92 19	133 07	175 38	216 65	261 97	308 87	357 43	407 73	675 42	929 81
27	55 17	92 19	133 07	175 38	216 65	261 95	308 84	357 39	407 67	675 28	929 74
28	55 18	92 20	133 09	175 38	216 64	261 93	308 82	357 35	407 62	675 15	929 67
29	55 18	92 21	133 10	175 39	216 64	261 93	308 80	357 32	407 56	675 00	929 59
30	55 21	92 24	133 12	175 41	216 66	261 93	308 79	357 29	407 51	674 85	929 50
31	55 23	92 27	133 15	175 44	216 68	261 96	308 78	357 27	407 47	674 70	929 41
32	55 26	92 30	133 19	175 48	216 72	261 97	308 79	357 25	407 43	674 53	929 30
33	55 29	92 35	133 25	175 54	216 77	262 01	308 81	357 26	407 41	674 36	929 19
34	55 34	92 41	133 33	175 61	216 84	262 07	308 86	357 29	407 42	674 19	929 05
35	55 40	92 50	133 41	175 71	216 93	262 16	308 94	357 35	407 45	674 00	928 91
36	55 47	93 58	133 52	175 82	217 05	262 27	309 04	357 43	407 51	673 78	928 74
37	55 55	92 70	133 65	175 97	217 21	262 43	309 19	357 55	407 59	673 54	928 56
38	55 64	92 82	133 81	176 15	217 41	262 63	309 37	357 70	407 70	673 27	928 35
39	55 76	92 99	134 02	176 39	217 66	262 88	309 60	357 90	407 84	672 96	928 12
40	55 90	93 19	134 27	176 67	217 95	263 17	309 87	358 12	407 98	672 61	927 86
41	56 08	93 44	134 56	177 01	218 30	263 51	310 18	358 36	408 14	672 20	927 57
42	56 28	93 72	134 91	177 38	218 69	263 88	310 50	358 61	408 28	671 74	927 24
43	56 51	94 04	135 29	177 80	219 12	264 28	310 83	358 85	408 41	671 20	926 87
44	56 77	94 38	135 70	178 25	219 56	264 68	311 16	359 08	408 53	670 58	926 45
45	57 05	94 78	136 16	178 73	220 02	265 09	311 50	359 31	408 62	669 88	925 98
46	57 36	95 19	136 63	179 21	200 49	265 50	311 82	359 50	408 67	669 08	925 45
47	57 69	95 61	137 11	179 71	220 96	265 91	312 13	359 70	408 70	668 17	924 86
48	58 02	96 04	137 59	180 21	221 44	266 32	312 44	359 86	408 69	667 15	924 20
49	58 36	96 48	138 09	180 73	221 92	266 74	312 74	360 01	408 66	666 01	923 46
50	58 71	96 94	138 62	181 27	222 44	267 18	313 05	360 16	408 61	664 75	922 64
51	59 10	97 45	139 19	181 87	223 00	267 65	313 40	360 33	408 55	663 36	921 72
52	59 52	98 00	139 82	182 50	223 60	268 17	313 77	360 51	408 49	661 83	920 71
53	59 96	98 59	140 49	183 20	224 27	268 74	314 19	360 71	408 43	660 17	919 58
54	60 45	99 22	141 21	183 96	224 99	269 36	314 64	360 93	408 37	658 33	918 33
55	60 98	99 92	142 02	184 80	225 79	270 04	315 14	361 19	408 33	656 29	916 95

CASH VALUES.

Guaranteed on Ordinary Life Survivorship Investment and Guaranteed Addition Policies of $1,000 Each.

Age at Issue.	AT END OF																			
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	$ 5	$10	$16	$ 22	$ 28	$ 35	$ 42	$ 48	$ 55	$ 63	$ 71	$ 79	$ 88	$ 98	$109	$120	$132	$144	$18
22	5	10	17	23	29	36	44	51	58	66	74	82	92	103	115	126	138	151	17
23	5	11	18	24	31	38	45	53	61	69	77	86	97	109	120	132	145	158	18
24	5	11	18	25	32	39	47	55	63	72	81	91	102	114	126	139	151	165	19
25	6	12	19	27	34	41	49	57	66	74	84	95	107	119	132	145	159	172	18
26	6	13	20	27	36	43	52	60	69	78	88	100	113	125	138	152	166	180	20
27	6	13	21	28	36	45	54	63	72	81	93	105	118	131	145	159	173	188	21
28	7	14	22	30	38	47	56	65	75	85	98	111	124	138	152	166	181	197	22
29	7	15	23	31	40	49	58	68	78	90	103	116	130	144	159	174	190	205	23
30	7	16	24	33	42	52	61	71	81	94	108	122	136	151	166	182	198	214	24
31	8	16	25	35	44	54	63	74	86	99	113	128	143	158	174	190	207	224	2
32	8	17	27	36	45	56	66	78	90	104	119	134	150	166	182	199	216	233	2
33	9	18	27	37	48	58	70	81	95	110	125	141	157	173	190	207	225	243	2
34	9	18	28	39	50	61	72	85	100	115	131	147	164	181	199	216	234	253	2
35	9	19	30	41	52	63	76	89	105	121	138	154	172	189	207	226	244	263	2
36	9	20	31	43	54	67	79	94	110	127	144	162	180	198	216	235	254	273	3
37	10	21	33	45	57	70	83	99	116	133	151	169	188	206	225	245	264	284	3
38	10	22	35	46	60	72	87	104	122	140	158	177	196	215	235	254	274	295	3
39	11	23	36	49	63	76	92	110	128	146	165	185	204	224	244	264	285	306	3
40	11	25	37	51	65	80	97	115	134	153	173	193	213	233	254	275	296	317	3
41	12	26	39	54	68	83	102	121	140	160	180	201	222	242	264	285	306	328	3
42	13	27	41	56	71	87	107	127	147	167	188	209	230	252	274	295	317	339	3
43	13	28	43	58	74	92	112	133	153	175	196	218	239	261	284	306	328	350	3
44	14	29	45	61	77	97	117	139	160	182	204	226	249	271	294	316	339	362	3
45	15	31	47	63	81	101	123	145	167	189	212	235	258	281	304	327	350	373	4
46	16	32	49	66	84	106	129	151	174	197	220	244	267	291	314	338	361	384	4
47	16	34	51	69	88	111	134	158	181	205	229	253	277	301	325	348	372	396	4
48	17	35	54	72	92	116	140	164	188	213	237	262	286	310	335	359	383	407	4
49	18	36	55	74	97	121	146	171	195	220	246	271	296	320	345	370	394	418	4
50	18	37	57	78	101	126	152	177	203	228	254	280	305	330	356	380	405	429	4
51	19	39	60	81	106	132	158	184	210	236	263	289	315	340	365	391	416	440	4
52	19	41	62	84	110	137	164	191	218	245	271	298	324	350	376	401	426	451	4
53	20	43	64	87	115	142	170	198	225	253	280	307	334	360	386	412	437	461	4
54	21	44	67	91	120	148	176	205	233	261	289	316	343	370	396	422	447	472	5
55	22	45	69	95	124	154	183	212	241	269	297	325	353	380	406	432	457	482	5
56	23	47	72	99	129	159	189	219	248	277	306	334	362	389	416	442	467	493	5
57	24	49	74	103	134	165	195	226	256	285	315	343	371	399	425	452	478	503	5
58	25	51	77	107	139	170	202	233	263	293	323	352	380	408	435	462	488	514	5
59	26	53	80	111	144	176	208	240	271	301	331	360	389	417	445	472	499	525	5
60	27	54	82	115	149	182	214	247	278	309	339	369	398	426	455	482	510	537	5

The Loan Value at end of one year is the same as Cash Value at end of two years, and so on for other years.

CASH VALUES.

Guaranteed on 20-Premiums Life Survivorship Investment and Guaranteed Annual Addition Policies of $1,000 Each.

AT END OF																				
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$14	$28	$43	$ 58	$ 77	$ 97	$119	$141	$164	$187	$211	$236	$262	$289	$317	$346	$377	$408	$468
14	29	43	59	79	99	121	144	167	191	215	240	267	294	323	353	385	416	476
15	29	44	60	80	102	124	147	171	195	219	245	272	301	330	361	392	425	485
15	30	45	61	82	104	127	150	174	199	224	250	278	307	337	368	400	433	495
15	30	46	62	84	106	129	153	178	203	229	256	284	313	344	375	409	442	504
16	31	47	64	86	109	132	157	182	207	234	261	290	320	351	383	417	451	514
16	32	48	65	88	111	135	160	186	212	239	267	295	326	358	391	426	461	524
16	32	49	66	90	114	138	164	190	216	244	272	302	333	366	399	434	470	534
16	33	50	68	93	116	141	167	194	221	249	278	309	340	373	408	443	480	544
17	34	51	69	95	119	145	171	198	226	254	284	315	347	381	416	452	489	555
17	34	52	70	97	122	148	175	203	231	260	290	322	355	389	424	462	499	565
17	35	53	72	99	125	151	179	207	236	265	296	329	362	397	433	471	509	576
18	36	54	73	102	128	155	183	212	241	271	303	335	370	405	442	481	520	587
18	36	55	75	104	131	158	187	219	246	277	309	343	377	414	451	490	530	598
19	37	56	77	107	134	162	191	221	251	283	316	350	385	422	460	500	540	610
19	38	58	78	109	137	166	195	226	257	289	322	357	393	431	469	510	551	621
19	39	59	80	112	140	169	200	231	262	295	329	364	401	439	479	520	561	632
20	40	60	82	115	143	173	204	236	268	301	336	372	409	448	488	530	572	643
20	40	61	83	118	147	177	209	241	274	308	343	379	417	456	497	539	583	655
21	41	63	85	120	150	181	213	246	280	314	350	387	425	465	506	549	593	666
21	42	64	87	123	154	185	218	251	285	320	356	394	433	473	515	559	604	678
21	43	66	89	126	157	189	222	257	291	326	363	401	441	482	524	569	614	689
22	44	67	91	129	161	193	227	262	297	333	370	408	448	490	533	578	625	700
22	45	68	93	132	164	197	232	267	302	339	377	416	456	498	542	588	635	712
23	46	70	95	135	168	202	236	272	308	345	383	423	464	506	551	597	645	723
23	47	71	97	138	171	206	241	277	313	351	390	430	471	514	560	607	655	734
24	48	73	98	141	175	210	245	282	319	357	396	436	479	522	568	616	665	745
24	49	74	101	144	178	214	250	287	324	363	402	443	486	530	576	625	675	755
25	50	76	103	147	182	218	254	292	329	368	408	450	493	537	584	633	684	766
25	51	77	105	150	185	221	259	297	335	374	414	456	499	544	592	641	694	776
26	52	79	108	153	189	225	263	301	340	379	420	462	505	551	599	649	702	786
26	53	80	110	156	192	229	267	306	344	384	425	467	511	557	606	657	711	796
27	54	82	112	158	195	233	271	310	349	389	430	473	517	563	612	664	719	806
27	55	83	115	161	198	236	275	314	353	394	435	478	522	569	618	671	727	815
28	56	84	117	164	202	240	278	318	357	398	439	482	527	574	624	677	734	824

The Loan Value at end of one year is the same as Cash Value at end of 2 years, and so on for other years.

CASH VALUES.

Guaranteed on 20-Year Endowment Survivorship Investment and Guaranteed Annual Addition Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$34	$72	$106	$145	$186	$229	$273	$319	$367	$417	$469	$524	$581	$640	$702	$767	$834	$9[illegible]
22	34	72	106	145	186	228	273	319	367	417	469	524	581	640	702	767	834	9[illegible]
23	34	71	106	145	186	228	272	318	367	417	469	524	581	640	702	767	834	9[illegible]
24	34	71	105	144	185	228	272	318	366	416	469	523	580	640	702	767	834	9[illegible]
25	34	71	105	144	185	228	272	318	366	416	469	523	580	640	702	767	835	9[illegible]
26	34	70	105	144	185	227	272	318	366	416	468	523	580	640	702	767	834	9[illegible]
27	34	70	104	143	184	227	271	317	365	416	468	523	580	639	701	766	834	9[illegible]
28	35	70	104	143	184	227	271	317	365	415	468	522	579	639	701	766	834	9[illegible]
29	35	69	104	143	184	226	271	317	365	415	467	522	579	639	701	766	834	9[illegible]
30	35	69	103	143	183	226	270	316	365	415	467	522	579	638	700	765	833	9[illegible]
31	35	69	103	142	183	226	270	316	364	414	467	521	578	638	700	765	833	9[illegible]
32	35	69	103	142	183	225	270	316	364	414	467	521	578	638	700	765	833	9[illegible]
33	35	68	102	142	183	225	269	316	364	414	466	521	578	637	700	765	833	9[illegible]
34	35	68	102	141	182	225	269	315	363	414	466	520	577	637	699	764	832	9[illegible]
35	35	68	102	141	182	225	269	315	363	413	466	520	577	637	699	764	832	9[illegible]
36	36	67	101	141	182	224	269	315	363	413	465	520	577	636	698	764	832	9[illegible]
37	36	67	101	140	181	224	268	315	363	413	465	520	576	636	698	763	831	9[illegible]
38	36	67	101	140	181	224	268	314	363	413	465	519	576	635	697	762	831	[illegible]
39	36	66	100	140	181	224	268	314	362	412	464	519	575	635	697	762	831	[illegible]
40	36	66	100	140	181	224	268	314	362	412	464	518	575	634	696	762	830	[illegible]
41	36	66	100	140	181	224	268	314	362	412	464	518	575	634	696	761	830	[illegible]
42	36	65	100	140	181	224	268	314	362	412	463	517	574	633	695	760	829	[illegible]
43	36	65	100	139	181	223	268	314	362	411	463	517	573	632	694	759	828	[illegible]
44	36	65	100	139	181	223	268	314	361	411	463	517	573	632	693	759	828	[illegible]
45	35	65	100	139	181	223	268	314	361	411	462	516	572	631	692	758	827	[illegible]
46	35	65	99	139	181	223	268	313	361	410	462	515	571	630	691	757	826	[illegible]
47	35	65	99	139	181	223	267	313	361	410	461	514	570	628	690	755	825	[illegible]
48	35	64	99	139	181	223	267	313	360	409	460	513	569	627	689	754	824	[illegible]
49	34	64	99	139	181	223	267	313	360	409	459	512	568	626	687	752	822	[illegible]
50	34	64	99	140	181	224	267	313	360	408	459	512	567	625	686	751	821	[illegible]
51	34	64	99	139	181	223	267	313	360	409	459	510	565	623	684	750	820	[illegible]
52	34	64	99	140	181	223	267	312	359	407	457	509	564	621	682	748	818	[illegible]
53	33	64	99	140	181	224	267	312	358	406	456	507	562	619	680	745	816	[illegible]
54	33	64	100	140	181	224	267	312	358	405	455	506	560	617	677	743	813	[illegible]
55	33	64	100	140	182	224	267	312	358	405	454	505	558	615	675	741	812	[illegible]

The Loan Value at end of one year is the same as Cash Value at end [illegible] two years, and so on for other years.

Cash or Loan Values on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$10	$ 23	$ 67	$114	$170	$23	$ 53	$156	$271	$ 410	$54	$128	$ 376	$ 655	$925
10	24	70	119	177	23	54	160	276	419	54	128	376	655	925
11	25	73	124	191	24	56	163	282	428	54	128	376	655	925
11	26	76	129	191	24	57	167	289	437	54	128	376	655	925
12	27	79	134	199	25	58	171	295	446	54	128	376	654	925
12	28	82	140	207	25	60	175	301	456	54	128	376	654	925
13	30	86	146	215	26	61	179	308	466	54	128	376	654	925
13	31	90	152	224	26	62	183	315	476	54	128	376	654	924
14	32	93	158	233	27	64	187	322	487	54	128	376	654	924
14	34	97	165	242	28	65	191	330	498	54	128	376	654	924
15	35	102	172	252	28	67	196	337	508	54	128	376	654	924
16	37	106	179	261	29	69	200	345	520	54	128	375	653	924
16	39	111	186	271	30	70	205	353	531	54	128	375	653	924
17	40	116	194	281	31	72	210	361	543	54	128	375	653	924
18	42	120	202	292	31	74	215	369	554	54	128	375	653	924
19	44	125	210	303	32	75	220	377	566	54	128	375	653	924
20	46	131	218	313	33	77	225	386	578	54	128	376	652	923
20	48	136	227	324	34	79	231	394	590	54	128	376	652	923
21	50	142	236	336	35	81	236	403	602	54	128	376	652	923
22	52	148	245	347	35	83	242	411	615	54	128	376	652	923
23	55	154	254	358	36	85	247	420	627	54	128	376	651	922
24	57	161	263	370	37	87	253	429	639	54	128	376	651	922
26	60	167	272	381	38	89	259	437	652	54	129	376	650	922
27	62	173	282	393	39	91	264	446	664	54	129	376	650	921
28	65	181	292	405	40	94	270	455	676	54	129	376	649	921
29	68	187	301	416	41	96	276	463	688	55	130	376	648	920
30	70	195	311	428	42	98	281	471	700	55	130	376	647	920
32	73	202	321	439	43	101	287	479	712	55	130	376	646	919
33	76	209	331	451	44	103	292	487	724	55	130	376	645	919
34	79	216	341	462	45	105	298	495	736	55	130	376	644	918
36	82	223	351	473	46	107	303	503	747	56	131	376	643	917
37	85	231	361	484	48	110	308	510	758	56	131	376	641	916
39	88	238	371	495	49	112	313	517	769	56	132	376	640	915
40	91	246	381	506	50	114	318	523	780	57	132	376	638	914
42	95	253	391	516	51	116	323	530	790	57	133	376	636	912
43	98	261	400	527	52	118	327	535	800	57	134	376	634	911
45	101	269	410	538	53	121	332	541	811	....	.....	.....	.....	.....
46	105	276	419	549	54	123	336	545	821	....	.....	.....	.....	.....
48	108	283	428	560	55	125	340	550	831	....	.....	.....	.....	.....
49	112	291	438	572	56	127	344	554	840	....	.....	.....	.....	.....
51	115	299	447	584	57	130	347	557	850	....	.....	.....	.....	.....

*CASH OR LOAN VALUES.

Guaranteed on Ordinary Life, 20-Premiums Life and 20-Year Endowme
Policies of $1,000 Each.

Age at Issue.	Ordinary Life.						20-Premiums Life.						20-Year Endowment					
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	$12	$21	$29	$38	$46	$55	$37	$53	$70	$88	$107	$126	$96	$134	$174	$215	$258	[illegible]
21	14	22	31	39	48	57	38	55	72	90	109	128	96	134	174	215	258	[illegible]
22	15	23	32	41	50	60	39	56	74	92	111	131	96	134	174	215	258	[illegible]
23	16	25	34	43	53	63	40	57	76	94	114	134	96	134	174	215	258	[illegible]
24	17	26	35	45	55	65	41	59	77	97	117	137	96	134	174	215	258	[illegible]
25	18	27	37	47	57	68	42	60	79	99	119	140	96	134	174	215	258	[illegible]
26	19	29	39	49	60	71	43	62	81	101	122	144	96	134	174	215	258	[illegible]
27	20	30	41	51	63	74	44	63	83	104	125	147	96	134	174	215	258	[illegible]
28	21	32	42	54	65	77	45	65	85	106	128	150	96	134	174	215	258	[illegible]
29	22	33	44	56	68	81	47	67	87	109	131	154	96	134	174	215	258	[illegible]
30	23	35	47	59	71	84	48	68	89	111	134	158	96	134	174	215	258	[illegible]
31	25	37	49	61	74	88	49	70	92	114	137	161	96	134	174	215	258	[illegible]
32	26	38	51	64	78	92	51	72	94	117	141	165	96	134	174	215	258	[illegible]
33	27	40	54	67	81	96	52	74	96	120	144	169	96	134	174	215	258	[illegible]
34	29	42	56	70	85	100	53	76	99	123	148	173	97	135	174	215	258	[illegible]
35	30	44	59	73	89	104	55	78	102	126	151	178	97	135	174	215	258	[illegible]
36	32	47	62	77	93	109	57	80	104	129	155	182	97	135	174	215	258	[illegible]
37	34	49	64	80	97	114	58	82	107	133	159	187	97	135	174	216	258	[illegible]
38	36	51	67	84	101	119	60	84	110	136	163	191	97	135	175	216	258	[illegible]
39	37	54	71	88	106	124	61	87	113	139	167	196	97	135	175	216	258	[illegible]
40	39	56	74	92	110	129	63	89	115	143	171	201	97	136	175	216	259	[illegible]
41	41	59	77	96	115	135	65	91	119	147	176	205	98	136	176	217	260	[illegible]
42	44	62	81	100	120	140	67	94	122	150	180	210	98	136	176	217	260	[illegible]
43	46	65	85	105	125	146	69	96	125	154	184	215	98	137	176	218	260	[illegible]
44	48	68	89	109	131	152	71	99	128	158	189	220	99	137	177	218	261	[illegible]
45	51	71	92	114	136	158	73	102	131	162	193	225	99	138	177	219	261	[illegible]
46	53	75	97	119	141	164	75	104	134	166	197	230	100	138	178	219	262	[illegible]
47	56	78	101	124	147	171	77	107	138	169	202	235	100	139	179	220	262	[illegible]
48	58	81	105	129	153	177	79	109	141	173	206	240	100	139	179	220	263	[illegible]
49	61	85	109	134	158	183	81	112	144	177	211	245	101	140	180	221	263	[illegible]
50	63	88	113	139	164	190	83	115	147	181	215	250	101	140	180	221	264	[illegible]
51	66	92	118	144	170	197	85	117	151	184	219	254	102	141	181	222	264	[illegible]
52	69	95	122	149	176	203	87	120	154	188	223	259	103	142	182	223	265	[illegible]
53	72	99	127	155	182	210	89	123	157	192	228	264	103	142	182	223	266	[illegible]
54	75	103	131	160	189	217	91	125	160	196	232	268	104	143	183	224	266	[illegible]
55	78	107	136	165	195	224	93	128	163	199	236	273	105	144	184	225	267	[illegible]
56	81	111	141	171	201	231	95	130	166	203	240	277	....	....	....	....	....	....
57	84	115	146	177	208	238	97	133	170	207	244	281	....	....	....	....	....	....
58	87	119	151	182	214	245	99	136	173	210	248	286	....	....	....	....	....	....
59	90	123	155	188	220	252	101	138	176	214	251	290	....	....	....	....	....	....
60	93	127	160	194	227	259	103	141	179	217	255	294	....	....	....	....	....	....
61	96	131	165	199	233	266	....	....	....	....	....	....	....	....	....	....	....	....
62	99	135	170	205	239	273	....	....	....	....	....	....	....	....	....	....	....	....
63	102	139	175	210	245	280	....	....	....	....	....	....	....	....	....	....	....	....
64	106	143	180	216	251	286	....	....	....	....	....	....	....	....	....	....	....	....
65	109	147	184	221	257	292	....	....	....	....	....	....	....	....	....	....	....	....

*Cash or Loan Value end of 9th year and annually thereafter is the entire A
ican 3½ per cent reserve. See Index for Reserve tables.

Cash of Loan Values on $1,000 Participating and Nonparticipating Policies.

Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
13 13	$67 00	114 19	169 76	$30 15	156 43	270 65	410 03	$89 54	387 92	661 32	926 24
13 68	69 82	118 93	176 63	30 80	159 84	276 44	418 69	89 24	387 68	661 17	926 20
14 27	72 76	123 87	183 79	31 49	163 34	282 42	427 62	88 95	387 41	660 94	926 11
14 88	75 85	129 02	191 23	32 20	166 96	288 58	436 81	88 64	387 17	660 74	926 05
15 52	79 06	134 39	198 97	32 94	170 69	294 93	446 28	88 34	386 90	660 51	925 96
16 19	82 42	139 98	206 99	33 69	174 54	301 48	456 00	88 01	386 63	660 29	925 90
16 90	85 94	145 81	215 33	34 48	178 52	308 21	466 00	87 69	386 33	660 06	925 79
17 63	89 62	151 88	223 95	35 28	182 62	315 13	476 26	87 35	386 07	659 79	925 68
18 40	93 46	158 21	232 88	36 12	186 84	322 26	486 77	87 00	385 77	659 50	925 60
19 22	97 46	164 80	242 09	36 99	191 19	329 58	497 52	86 65	385 47	659 22	925 49
20 08	101 65	171 65	251 57	37 88	195 67	337 08	508 49	86 30	385 17	658 93	925 38
20 96	106 01	178 77	261 30	38 80	200 26	344 78	519 67	85 92	384 87	658 62	925 23
21 89	110 57	186 15	271 28	39 75	204 99	352 65	531 04	85 56	384 57	658 30	925 08
22 88	115 34	193 81	281 49	40 74	209 85	360 70	542 58	85 20	384 29	658 00	924 93
23 91	120 31	201 72	291 92	41 76	214 85	368 89	554 30	84 83	384 02	657 65	924 77
24 98	125 48	209 85	302 54	42 80	219 96	377 22	566 15	84 47	383 75	657 30	924 57
26 10	130 87	218 22	313 37	43 88	225 20	385 66	578 13	84 10	383 53	656 92	924 38
27 28	136 47	226 78	324 36	44 99	230 56	394 18	590 22	83 74	383 30	656 50	924 13
28 51	142 28	235 56	335 51	46 13	236 03	402 78	602 39	83 39	383 12	656 06	923 88
29 80	148 29	244 52	346 80	47 31	241 59	411 44	614 63	83 06	382 94	655 56	923 61
31 17	154 48	253 66	358 21	48 54	247 22	420 12	626 92	82 75	382 78	655 02	923 30
32 60	160 82	262 96	369 72	49 80	252 88	428 80	639 24	82 47	382 60	654 42	922 95
34 08	167 31	272 39	381 29	51 09	258 57	437 45	651 55	82 20	382 42	653 76	922 57
35 63	173 93	281 93	392 90	52 41	264 26	446 06	663 83	81 96	382 21	653 01	922 11
37 23	180 68	291 60	404 54	53 76	269 94	454 60	676 07	81 73	381 96	652 17	921 63
38 89	187 54	301 35	416 17	55 14	275 58	463 02	688 24	81 52	381 68	651 22	921 09
40 60	194 51	311 18	427 77	56 52	281 17	471 32	700 30	81 35	381 40	650 22	920 48
42 33	201 56	321 06	439 30	57 90	286 69	479 44	712 23	81 16	381 06	649 07	919 81
44 08	208 71	330 98	450 74	59 27	292 13	487 39	724 01	80 99	380 69	647 76	919 06
45 87	215 96	340 95	462 07	60 64	297 50	495 11	735 60	80 83	380 31	646 41	918 25
47 71	223 30	350 94	473 25	62 01	302 76	502 61	746 98	80 70	379 93	644 91	917 33
49 59	230 72	360 93	484 26	63 39	307 93	509 83	758 13	80 61	379 54	643 26	916 31
51 52	238 21	370 88	495 08	64 77	312 98	516 74	769 04	80 56	379 12	641 52	915 20
53 48	245 76	380 78	505 76	66 16	317 89	523 32	779 72	80 55	378 73	639 59	913 95
55 47	253 36	390 58	516 39	67 55	322 67	529 52	790 18	80 60	378 37	637 51	912 60
57 51	261 00	400 25	527 05	68 93	327 30	535 30	800 48	80 68	378 00	635 21	911 07
59 59	268 64	409 78	537 86	70 35	331 75	540 61	810 62	80 83	377 55	632 47	909 42
61 71	276 26	419 13	548 91	71 75	336 00	545 40	820 64	80 75	377 00	630 41	907 59
63 84	283 82	428 38	560 27	73 16	340 00	549 69	830 54	81 16	377 02	626 71	905 58
66 00	291 34	437 60	571 99	74 55	343 74	553 49	840 32	81 56	375 75	623 51	903 36
68 17	298 67	446 94	584 12	75 95	347 19	556 90	849 97	81 95	376 18	619 89	900 94

Cash or Loan Values on $1,000 Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) at end of					20-Year Endowm at end of			
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.
20	$13	$ 27	$ 67	$115	$171	$23	$ 58	$157	$271	$411	$71	$150	$376	$654
21	13	28	70	119	178	23	59	160	277	420	71	150	376	654
22	14	29	73	124	185	24	60	164	283	429	71	150	375	654
23	15	31	76	130	192	25	62	167	289	438	71	149	375	654
24	15	32	79	135	200	26	63	171	296	448	71	149	375	654
25	16	33	83	141	208	26	65	175	302	457	71	149	375	654
26	17	35	86	147	217	27	67	179	309	468	71	149	375	654
27	17	36	90	153	226	28	68	183	316	478	71	149	375	654
28	18	38	94	159	235	29	70	187	323	489	71	149	375	654
29	19	40	98	166	244	30	72	192	331	499	71	149	375	654
30	20	41	102	173	254	31	74	196	338	510	71	150	375	653
31	21	43	107	180	264	32	76	201	346	522	71	150	375	653
32	22	45	111	188	274	33	78	206	354	533	72	150	375	653
33	23	47	116	195	284	34	80	210	362	545	72	150	375	653
34	24	49	121	203	295	35	82	215	370	557	72	150	375	653
35	25	52	126	212	306	36	84	221	379	569	72	150	379	653
36	26	54	132	220	317	37	86	226	387	581	72	150	375	653
37	27	56	137	229	328	38	88	231	396	593	72	150	375	653
38	28	59	143	238	340	39	91	237	405	606	72	150	375	651
39	30	62	150	247	351	40	93	243	413	618	72	150	375	651
40	31	64	156	257	363	41	96	248	422	631	72	151	375	65[illegible]
41	32	67	162	266	375	43	98	254	431	643	72	151	376	65[illegible]
42	34	70	169	276	387	44	101	260	440	656	72	151	376	65[illegible]
43	36	74	176	286	400	45	104	266	449	668	71	152	376	64[illegible]
44	37	77	183	296	412	47	106	271	457	681	71	151	376	64[illegible]
45	39	80	190	306	424	48	109	277	466	694	71	151	376	64[illegible]
46	41	84	197	316	437	50	112	283	475	706	71	151	376	64[illegible]
47	42	87	204	327	450	51	115	288	483	719	71	151	376	64[illegible]
48	44	91	212	337	462	52	117	294	491	731	70	151	376	64[illegible]
49	46	94	220	348	475	54	120	300	499	743	70	151	376	64[illegible]
50	48	98	227	359	488	55	123	305	507	755	70	151	376	64[illegible]
51	50	102	235	370	502	57	125	310	515	767	70	151	376	64[illegible]
52	52	106	243	381	515	58	128	316	522	779	70	152	376	63[illegible]
53	54	110	252	393	529	59	131	321	529	791	70	152	375	63[illegible]
54	56	114	260	404	544	61	133	326	536	803	70	152	375	63[illegible]
55	58	118	269	416	560	62	136	331	543	815	70	152	375	63[illegible]
56	61	122	277	428	577	64	139	336	549	828	70	153	374	63[illegible]
57	63	127	286	441	596	65	142	340	554	840	70	153	374	63[illegible]
58	65	131	295	454	617	67	144	345	560	854	71	153	373	63[illegible]
59	68	136	305	468	642	68	147	349	565	868	71	154	373	63[illegible]
60	70	141	314	483	672	70	150	353	570	883	72	155	372	61[illegible]

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF																		
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$13	$ 21	$ 29	$ 38	$ 47	$ 56	$ 65	$ 75	$ 86	$ 97	$109	$121	$133	$146	$158	$172	$185	$199
14	22	31	40	49	58	68	78	90	101	113	126	138	151	165	178	192	207
15	23	32	42	51	61	71	82	93	105	118	131	144	157	171	185	199	214
16	25	34	44	54	64	74	85	97	110	123	136	149	163	178	192	207	222
17	26	36	46	56	67	78	89	102	114	128	141	155	170	184	199	215	230
18	27	38	48	59	70	81	93	106	119	133	147	162	176	191	207	223	239
19	29	39	50	61	73	85	97	110	124	138	153	168	183	199	215	231	248
20	31	41	53	64	76	88	101	115	129	144	159	175	190	206	223	240	257
21	32	44	55	67	80	92	106	120	135	150	166	181	198	214	231	249	266
22	34	46	58	70	83	96	110	125	140	156	172	189	205	223	240	258	276
24	36	48	61	74	87	101	115	130	146	162	179	196	213	231	249	267	286
25	38	50	64	77	91	105	120	136	152	169	186	204	222	240	258	277	296
27	40	53	67	81	95	110	125	142	159	176	194	212	230	249	268	287	306
28	42	55	70	84	99	115	130	148	165	183	201	220	239	258	277	297	317
30	44	58	73	88	104	120	136	154	172	190	209	228	248	267	287	307	328
31	46	61	76	92	108	125	142	160	179	198	217	237	257	277	297	318	338
33	48	64	80	96	113	130	148	167	186	206	226	246	266	287	308	328	350
35	51	67	84	101	118	136	154	174	194	214	234	255	276	297	318	339	361
37	53	70	87	105	123	142	161	181	201	222	243	264	285	307	329	350	372
39	56	74	92	110	129	148	167	188	209	230	252	273	295	317	339	361	383
41	59	77	96	115	134	154	174	195	217	239	261	283	305	328	350	373	395
43	62	81	100	120	140	160	181	203	225	247	270	293	315	338	361	384	407
45	65	84	104	125	146	167	188	211	233	256	279	302	326	349	372	395	418
48	68	88	109	130	152	173	195	218	242	265	289	312	336	360	383	406	430
50	71	92	114	136	158	180	203	226	250	274	298	322	346	370	394	418	441
53	74	96	118	141	164	187	210	234	259	283	308	332	357	381	405	429	453
55	78	100	123	147	170	194	218	243	267	292	317	342	367	392	416	440	464
58	81	104	128	152	176	201	225	251	276	302	327	352	378	403	427	452	476
60	84	109	133	158	183	208	233	259	285	311	337	363	388	413	438	463	487
63	88	113	138	164	189	215	241	267	294	320	347	373	399	424	449	474	498
66	91	117	143	170	196	222	249	276	303	330	356	383	409	435	460	485	509
68	95	122	149	176	203	230	256	284	312	339	366	393	419	445	471	495	520
71	99	126	154	182	209	237	264	293	321	349	376	403	430	456	481	506	530
74	103	131	159	188	216	244	272	301	330	358	386	413	440	466	491	516	541
77	106	136	165	194	223	252	280	310	339	367	395	423	450	476	501	527	551
80	110	140	170	200	230	259	289	318	348	376	405	432	459	486	511	537	562
83	114	145	176	207	237	267	297	327	356	385	414	442	469	495	522	547	573
86	118	150	181	213	244	274	304	335	365	394	423	451	478	505	532	558	584
90	122	155	187	219	251	282	312	343	374	403	432	460	488	515	542	569	595
93	126	160	193	225	258	289	320	351	382	412	441	470	498	526	553	580	607

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	$ 41	$ 59	$ 78	$ 98	$118	$139	$161	$183	$208	$233	$259	$286	$314	$342	$372	$403	$435	[illegible]
22	42	61	80	100	121	142	164	187	212	237	264	291	320	349	379	411	443	[illegible]
23	43	62	82	102	123	145	168	191	216	242	269	297	326	356	387	419	452	[illegible]
24	44	64	84	104	126	148	171	195	221	247	275	303	332	363	394	427	460	[illegible]
25	45	65	85	107	129	151	175	199	225	252	280	309	339	370	402	435	469	[illegible]
26	46	67	87	109	131	154	178	203	230	257	286	315	346	377	410	443	478	[illegible]
27	48	68	89	111	134	158	182	207	235	263	292	322	352	385	418	452	487	[illegible]
28	49	70	91	114	137	161	186	212	239	268	298	328	360	392	426	461	497	[illegible]
29	50	71	94	116	140	165	190	216	244	274	304	335	367	400	434	470	507	[illegible]
30	51	73	96	119	143	168	194	221	250	279	310	341	374	408	443	479	517	[illegible]
31	53	75	98	122	147	172	198	226	255	285	316	348	382	416	452	488	527	[illegible]
32	54	77	100	125	150	176	203	231	260	291	323	356	389	424	461	498	537	[illegible]
33	55	79	103	127	153	180	207	235	266	297	329	363	397	433	470	508	547	[illegible]
34	57	80	105	130	157	184	212	241	271	303	336	370	405	441	479	517	557	[illegible]
35	58	82	108	133	160	188	216	246	277	310	343	378	413	450	488	527	568	[illegible]
36	60	84	110	136	164	192	221	251	283	316	350	385	421	459	497	537	578	[illegible]
37	61	87	113	140	167	196	226	257	289	323	357	393	430	468	507	547	589	[illegible]
38	63	89	115	143	171	201	231	262	295	329	364	401	438	476	516	557	600	[illegible]
39	64	91	118	146	175	205	236	268	301	336	372	408	446	485	526	567	610	[illegible]
40	66	93	121	150	179	210	241	273	307	342	379	416	455	494	535	577	621	[illegible]
41	68	95	124	153	183	214	246	279	314	349	386	424	463	503	544	587	632	[illegible]
42	70	98	127	157	187	219	251	285	320	356	393	432	471	512	554	597	642	[illegible]
43	71	100	130	160	191	224	256	290	326	363	400	439	479	520	563	607	653	[illegible]
44	73	103	133	164	196	228	262	296	332	369	407	447	487	529	572	617	663	[illegible]
45	75	105	136	167	200	233	267	302	338	376	414	454	495	537	581	626	674	[illegible]
46	77	108	139	171	204	237	272	307	344	382	421	462	503	546	590	636	684	[illegible]
47	79	110	142	175	208	242	277	313	350	389	428	469	511	554	599	645	694	[illegible]
48	81	113	145	178	212	246	282	318	356	395	435	476	518	562	607	654	704	[illegible]
49	83	115	148	182	216	251	287	323	362	401	441	482	525	569	615	663	713	[illegible]
50	85	117	151	185	220	255	291	328	367	407	447	489	532	577	623	671	722	[illegible]
51	86	120	154	188	224	260	296	333	372	412	453	495	539	584	630	680	731	[illegible]
52	88	122	157	192	228	264	301	338	378	418	459	501	545	590	638	687	740	[illegible]
53	90	125	160	195	231	268	305	343	383	423	465	507	551	597	644	695	748	[illegible]
54	92	127	163	199	235	272	310	348	388	428	470	513	557	603	651	702	756	[illegible]
55	94	130	166	202	239	276	314	352	392	433	475	518	562	608	657	708	764	[illegible]
56	96	132	169	205	243	280	318	357	397	438	480	522	567	613	662	715	771	[illegible]
57	98	134	171	209	246	284	322	361	401	442	484	527	571	618	667	720	778	[illegible]
58	100	137	174	212	250	288	326	365	405	446	488	530	575	622	672	726	785	[illegible]
59	102	139	177	215	253	291	330	368	409	449	491	534	578	626	676	731	792	[illegible]
60	104	142	180	218	256	295	333	372	412	452	494	537	581	629	680	736	798	[illegible]

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF																
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$ 97	$136	$175	$217	$260	$304	$350	$398	$449	$501	$556	$612	$671	$732	$795	$861	$929
97	136	175	217	260	304	350	398	449	501	556	612	671	732	795	861	929
97	136	175	217	260	304	350	398	449	501	556	612	671	732	795	861	929
97	136	175	217	260	304	350	398	448	501	555	612	671	732	795	861	929
97	136	175	217	259	304	350	398	448	501	555	612	671	731	795	860	929
97	136	175	217	259	304	350	398	448	501	555	612	670	731	795	860	929
97	136	175	217	259	304	350	398	448	501	555	612	670	731	794	860	929
97	136	175	217	259	304	350	398	448	501	555	612	670	731	794	860	929
97	136	175	217	259	304	350	398	448	501	555	611	670	731	794	860	929
97	136	175	217	259	304	350	398	448	500	555	611	670	731	794	860	928
97	136	175	217	259	304	350	397	448	500	555	611	670	731	794	860	928
97	136	175	217	259	304	350	397	448	500	555	611	670	730	794	860	928
97	136	176	217	260	304	350	397	448	500	554	611	669	730	794	859	928
97	136	176	217	260	304	350	397	448	500	554	611	669	730	793	859	928
98	136	176	217	260	304	350	397	448	500	554	611	669	730	793	859	928
98	136	176	217	260	304	350	398	448	500	554	610	669	730	793	859	928
98	136	176	217	260	304	350	398	448	500	554	610	669	729	792	858	928
98	136	176	217	260	304	350	398	448	500	554	610	668	729	792	858	927
98	137	176	218	260	305	350	398	448	500	554	610	668	729	792	858	927
98	137	177	218	261	305	351	398	448	500	554	610	668	728	791	857	927
98	137	177	218	261	305	351	398	448	500	554	609	667	728	791	857	927
99	137	177	219	261	306	351	398	448	500	553	609	667	727	790	856	926
99	138	178	219	262	306	351	398	448	500	553	608	666	726	790	856	926
99	138	178	220	262	306	352	399	448	499	553	608	666	726	789	855	925
100	139	179	220	263	306	352	399	448	499	552	607	665	725	788	855	925
100	139	179	220	263	307	352	399	448	499	552	607	664	724	787	854	924
101	140	180	221	263	307	352	399	448	499	551	606	663	723	786	853	924
101	140	180	221	264	307	352	399	448	498	551	605	662	722	785	852	923
101	141	181	222	264	308	353	399	447	498	550	604	661	721	784	851	922
102	141	181	222	265	308	353	399	447	497	549	603	660	719	782	849	922
102	142	182	223	265	308	353	399	447	497	548	602	658	718	781	848	921
103	142	182	224	266	309	353	398	446	496	547	601	657	716	779	846	920
104	143	183	224	266	309	353	398	446	495	546	599	655	714	777	845	919
104	144	184	225	267	310	353	398	446	494	545	598	653	712	775	843	917
105	145	185	226	268	310	354	398	445	494	544	596	651	710	773	841	916
106	145	186	227	268	311	354	398	445	493	542	594	649	707	770	838	914
107	146	187	228	269	311	354	398	444	492	541	592	646	704	767	836	913
107	147	188	229	270	312	355	398	444	491	539	590	644	701	764	833	911
108	148	189	230	271	313	355	398	443	489	537	587	641	698	760	830	909
109	150	190	231	272	313	355	398	442	488	535	584	637	694	757	827	907

Cash or Loan Values on $1,000 Participating Polici

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowmen at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	
20	$13	$ 32	$ 86	$150	$211	$28	$ 67	$179	$324	$ 471	$79	$ 156	$ 376	$ 669	$
21	13	32	88	155	218	29	69	183	330	479	79	156	376	669	
22	14	34	92	160	225	31	71	187	336	488	79	156	376	669	
23	15	36	94	165	232	32	73	191	343	498	80	157	376	669	
24	16	37	98	170	240	34	75	195	349	507	80	157	376	668	
25	16	38	101	175	247	35	77	199	355	517	80	157	376	668	
26	17	40	105	181	255	36	79	203	362	526	80	157	376	667	
27	17	40	108	186	262	37	81	207	368	536	80	156	375	667	
28	18	42	111	192	270	38	82	211	375	546	80	156	375	667	
29	18	42	115	198	278	39	84	215	382	556	80	156	374	666	
30	19	44	119	205	286	40	86	219	390	566	79	156	374	666	
31	19	45	123	212	295	41	89	223	397	576	79	156	373	666	
32	21	48	128	218	304	43	91	228	404	587	80	156	373	665	
33	21	49	132	225	313	44	93	233	411	597	79	155	373	665	
34	22	51	137	232	322	45	95	238	419	608	79	155	373	664	
35	22	52	141	239	332	46	97	243	426	619	79	155	373	664	
36	24	54	146	247	341	48	99	248	433	629	79	155	373	663	
37	24	56	151	255	351	49	102	253	441	640	79	155	373	663	
38	26	59	156	263	361	50	104	258	449	651	79	155	372	662	
39	27	62	161	271	371	52	107	263	456	662	79	156	372	662	
40	29	65	166	280	382	54	110	267	464	673	80	156	372	661	
41	30	67	171	288	392	56	113	272	471	684	80	157	372	661	
42	32	71	177	297	402	57	115	277	479	694	81	157	371	660	
43	33	72	183	305	412	59	118	282	486	705	81	157	371	659	
44	35	75	190	314	422	60	120	287	493	715	81	156	371	658	
45	36	78	196	323	432	62	122	292	500	726	81	156	370	657	
46	38	81	202	332	443	63	124	296	507	736	80	156	370	656	
47	40	84	209	341	453	64	127	301	514	746	80	156	370	655	
48	42	88	216	350	464	66	129	306	521	757	81	157	370	653	
49	45	92	223	359	475	67	132	311	527	767	81	157	370	652	
50	47	96	231	368	486	69	135	316	533	777	82	158	369	650	
51	50	101	238	377	497	71	138	320	539	787	82	158	369	649	
52	53	105	245	386	508	73	141	324	544	797	83	159	369	646	
53	55	109	252	395	519	75	143	328	550	806	83	159	368	644	
54	58	113	259	405	528	76	146	332	555	815	84	160	367	642	
55	60	117	266	415	537	78	148	335	560	823	84	161	366	640	
56	63	122	273	425	546	....	....	....	....	....	....	....	....	....	
57	66	126	280	435	554	....	....	....	....	....	....	....	....	....	
58	69	130	287	445	562	....	....	....	....	....	....	....	....	....	
59	71	134	295	453	570	....	....	....	....	....	....	....	....	....	
60	74	137	304	461	578	....	....	....	....	....	....	....	....	....	

Cash or Loan Values on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$11	$27	$73	$124	$183	$28	$60	$173	$290	$433	$80	$157	$382	$668	$928
12	28	76	129	190	28	61	177	296	442	80	157	382	668	928
12	29	79	134	197	29	63	181	302	451	80	157	382	668	928
13	30	83	139	205	30	64	184	308	460	80	157	382	667	928
13	31	86	144	213	30	65	188	315	469	80	157	382	667	928
14	32	89	150	221	31	67	192	321	479	80	157	382	667	928
14	34	93	156	230	32	68	196	328	489	80	157	382	667	928
15	35	97	162	238	32	70	200	335	499	80	157	382	667	928
15	37	101	169	248	33	71	205	342	509	80	157	382	667	928
16	38	105	176	257	34	73	209	350	520	80	157	382	667	928
17	40	109	183	267	34	75	214	357	531	80	157	382	667	928
18	42	114	190	277	35	77	219	365	542	80	157	382	666	928
18	43	118	197	287	36	79	223	372	553	80	157	382	666	927
19	45	123	205	297	37	82	228	380	564	80	157	382	666	927
20	47	128	213	308	38	84	234	388	575	80	157	382	666	927
21	49	134	222	319	40	87	239	397	587	81	157	382	666	927
22	51	139	230	330	41	89	244	405	599	81	158	382	666	927
23	53	145	239	341	43	92	250	413	610	81	158	382	665	927
24	56	151	248	352	45	95	255	422	622	81	158	382	665	926
25	58	157	257	363	46	98	261	430	634	81	158	382	665	926
26	61	163	266	375	48	101	266	439	646	81	158	382	664	926
27	63	170	275	387	50	104	272	447	658	82	159	382	664	926
28	66	176	285	398	52	107	278	456	670	82	159	382	663	925
29	69	183	295	410	53	110	284	464	681	82	160	383	663	925
31	75	193	308	422	55	113	290	473	693	82	160	383	662	925
34	79	200	318	434	57	116	295	481	705	83	161	383	662	924
36	83	207	328	445	59	119	301	489	716	83	161	383	661	924
39	87	215	338	457	61	122	307	497	728	84	162	383	660	923
41	92	223	349	468	63	125	312	505	739	84	162	383	659	922
44	96	230	359	480	65	128	317	512	750	85	163	383	658	922
47	100	238	369	491	67	132	323	520	761	85	163	383	657	921
49	105	246	379	502	69	135	328	527	772	86	164	383	655	920
52	109	254	390	513	71	138	333	533	782	86	165	383	654	919
55	114	262	400	524	73	141	338	540	792	87	165	383	652	918
58	118	270	410	534	75	144	343	546	802	88	166	383	650	916
61	123	278	420	545	77	147	348	551	812	88	167	383	648	915
64	128	287	429	556	79	150	352	557	822	89	168	383	646	913
67	132	295	439	567	81	153	357	561	831	90	169	383	644	912
70	137	303	448	578	83	156	361	566	841	91	170	383	641	910
73	142	311	458	590	85	159	365	569	850	92	171	383	638	908

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of			
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.
21	$11	$ 24	$ 62	$112	$176	$25	$ 54	$143	$261	$418	$65	$141	$363	$637
22	11	25	65	117	183	26	55	147	268	427	64	141	363	636
23	12	26	68	122	191	26	56	150	274	436	64	141	363	636
24	12	27	71	127	198	27	58	153	279	446	64	141	362	636
25	13	28	74	132	206	27	59	157	286	456	64	140	362	636
26	14	29	77	138	215	28	60	160	292	466	63	140	362	636
27	14	31	80	144	223	29	62	164	299	476	63	140	362	635
28	15	32	84	150	232	29	63	168	306	486	63	139	361	635
29	15	33	87	156	242	30	65	172	313	497	62	139	361	635
30	16	35	91	163	251	31	66	176	320	508	62	139	361	634
31	17	36	95	169	261	32	68	180	327	519	61	138	360	634
32	18	38	99	176	271	32	70	184	335	531	61	138	360	634
33	18	40	103	184	281	33	71	188	342	542	61	138	360	633
34	19	41	108	191	291	34	73	193	350	554	60	137	360	633
35	20	43	112	199	302	35	75	197	356	566	60	137	359	633
36	21	45	117	207	313	36	77	202	366	578	60	137	359	632
37	22	47	122	215	324	37	79	207	374	590	59	136	359	632
38	23	49	128	223	335	38	81	212	382	602	60	136	359	632
39	24	52	133	232	346	39	83	217	390	614	60	136	358	631
40	25	54	139	240	358	40	85	223	399	626	60	136	358	631
41	27	57	144	249	369	41	87	228	407	639	60	136	358	630
42	28	59	150	258	381	42	89	234	415	651	60	136	358	629
43	29	62	156	267	392	43	92	240	423	663	60	136	358	628
44	30	64	162	277	404	44	94	245	431	676	61	135	357	628
45	32	67	168	286	416	45	96	251	439	688	61	135	357	627
46	33	70	175	295	427	46	98	257	447	700	61	135	357	626
47	35	73	181	305	439	48	101	262	455	712	61	135	357	625
48	36	76	187	314	450	49	103	268	463	724	61	135	356	623
49	38	79	194	323	462	50	105	273	471	735	62	135	356	622
50	39	82	200	333	473	51	107	278	478	746	62	135	355	620
51	41	85	207	343	484	52	110	283	485	758	62	135	355	619
52	42	88	214	352	495	53	112	288	492	769	63	136	355	617
53	44	91	221	361	505	54	114	293	499	779	63	136	354	615
54	46	95	229	371	516	56	116	298	505	790	63	135	354	613
55	47	98	236	380	527	57	119	303	511	800	64	136	354	611
56	49	101	244	389	537	58	121	307	516	810	64	137	353	608
57	51	105	252	398	548	59	123	312	521	820	65	137	353	605
58	52	108	259	406	560	60	125	315	525	830	65	138	352	602
59	54	112	267	415	571	61	127	319	429	840	66	138	352	599

Cash or Loan Values on $1,000 Nonparticipating Policies.

Whole Life, $5,000 at end of				Endowment at Age 85 at end of				20-Premiums Life at end of				20-Year Endowment at end of			
3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
96	$ 363	$ 598	$ 874	$16	$ 64	$111	$176	$35	$144	$254	$410	$84	$377	$647	$908
100	379	623	909	16	66	116	183	36	147	259	419	84	377	646	908
104	395	648	946	17	69	120	191	36	150	265	428	84	377	646	908
108	411	675	984	18	72	125	199	37	154	271	437	84	377	646	908
113	428	703	1024	18	75	131	207	38	157	277	446	84	377	646	908
118	447	732	1065	19	78	136	215	39	161	283	456	84	377	646	908
123	466	763	1107	20	82	142	224	40	164	289	466	84	377	646	907
128	485	794	1152	21	85	148	233	41	168	296	476	84	377	646	907
134	506	827	1197	22	89	154	242	42	173	303	487	84	377	646	907
140	528	861	1244	23	93	160	251	43	177	311	498	84	377	646	907
146	550	897	1293	24	97	167	261	44	182	319	508	84	376	645	907
153	574	934	1342	25	101	174	271	45	187	326	520	84	376	645	907
159	598	972	1393	26	105	181	282	46	192	334	531	84	376	645	907
166	624	1012	1446	27	110	188	292	47	197	343	543	84	376	645	907
174	651	1053	1499	28	114	196	303	48	202	351	554	84	376	645	907
182	678	1095	1553	29	119	204	314	49	208	360	566	85	376	645	907
190	707	1139	1609	31	124	212	326	51	213	368	578	85	377	644	906
198	737	1183	1665	32	130	220	337	52	219	377	590	86	377	644	906
207	768	1229	1722	34	135	229	349	53	225	386	602	86	377	644	906
217	801	1275	1779	35	141	238	361	54	231	394	615	86	377	644	906
226	834	1323	1838	37	147	247	373	56	237	403	627	86	377	643	906
237	868	1371	1896	38	153	256	385	57	243	412	639	86	377	643	905
247	903	1420	1956	40	159	265	398	59	249	421	652	86	378	642	905
259	939	1470	2015	42	166	275	410	60	255	430	664	86	378	642	904
270	975	1520	2075	44	173	284	423	62	261	439	676	86	378	641	904
282	1012	1570	2134	46	181	295	436	63	267	447	688	86	378	641	904
296	1049	1622	2193	48	189	306	448	65	273	456	700	86	378	640	903
307	1087	1673	2252	50	197	317	461	67	279	464	712	86	378	639	902
320	1126	1725	2311	52	205	328	474	68	285	473	724	86	378	638	902
333	1165	1776	2369	54	213	339	487	70	291	481	736	86	378	637	901
346	1204	1828	2426	56	221	350	501	71	296	488	747	86	378	636	900
360	1244	1880	2482	59	230	361	514	73	302	496	758	87	378	634	899
374	1284	1931	2537	61	238	373	528	75	307	503	769	87	379	633	898
388	1325	1983	2592	63	247	385	542	76	313	510	780	88	379	631	897
402	1366	2033	2646	66	256	396	557	78	318	517	790	88	379	630	896
417	1407	2084	2700	68	265	409	573	80	323	523	800	89	379	628	894
432	1447	2133	2755	71	274	421	590	81	328	528	811	90	379	625	893
447	1488	2181	2811	74	284	434	609	83	333	533	821	90	379	623	891
463	1529	2229	2869	76	294	447	630	85	337	538	831	91	379	620	889
478	1569	2277	2928	79	303	461	654	86	341	542	840	92	379	617	887
494	1609	2325	2989	82	314	476	683	88	345	546	850	93	379	614	885

Cash or Loan Values on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	[illegible]
20	$8	$22	$62	$112	$170	$22	$49	$142	$264	$410	$78	$153	$373	$654	[illegible]
21	8	23	64	116	177	23	51	145	270	419	78	153	373	654	[illegible]
22	9	24	67	121	184	23	52	149	276	428	78	153	372	654	[illegible]
23	9	25	70	126	191	24	53	153	282	437	78	153	372	653	[illegible]
24	9	26	73	131	199	24	55	156	288	446	78	153	372	653	[illegible]
25	10	27	76	137	207	25	56	160	295	456	78	153	372	653	[illegible]
26	10	28	79	142	215	25	58	164	301	466	78	153	371	653	[illegible]
27	11	29	83	148	224	26	59	168	308	476	78	153	372	653	[illegible]
28	11	31	86	155	233	26	61	173	315	487	78	153	372	652	[illegible]
29	12	32	90	161	242	27	62	177	323	498	78	153	372	652	[illegible]
30	12	33	94	168	252	27	64	181	330	508	78	153	371	652	[illegible]
31	13	35	98	175	261	28	66	186	338	520	78	153	371	651	[illegible]
32	13	37	102	182	271	28	68	191	346	531	78	153	371	651	[illegible]
33	14	38	106	189	281	29	69	196	354	543	78	153	371	651	[illegible]
34	14	40	111	196	292	30	71	201	362	554	78	154	371	650	[illegible]
35	15	42	115	205	303	30	73	206	370	566	78	154	371	650	[illegible]
36	16	43	120	213	313	31	75	211	379	578	78	154	372	650	[illegible]
37	16	45	126	221	324	31	77	216	387	590	78	154	372	649	[illegible]
38	17	47	131	230	336	32	79	222	396	602	78	154	372	649	[illegible]
39	18	50	136	239	347	33	81	227	405	615	79	154	372	648	[illegible]
40	19	52	142	247	358	33	84	233	413	627	79	155	372	648	[illegible]
41	20	54	148	256	370	34	86	239	422	639	79	155	372	647	[illegible]
42	20	56	154	266	381	35	88	244	431	652	79	155	373	646	[illegible]
43	21	59	160	275	393	36	90	250	439	664	80	156	373	646	[illegible]
44	22	61	166	284	405	36	93	255	448	676	80	156	373	645	[illegible]
45	23	64	172	294	416	37	95	261	456	688	81	157	373	644	[illegible]
46	24	67	178	303	428	38	97	266	464	700	81	157	373	643	[illegible]
47	25	69	185	313	439	39	100	272	472	712	81	158	373	642	[illegible]
48	26	72	191	322	451	41	102	277	480	724	82	159	373	640	[illegible]
49	28	75	198	332	462	42	105	282	488	736	82	159	373	639	[illegible]
50	29	78	204	341	473	43	107	288	495	747	83	160	373	637	[illegible]
51	30	81	211	351	484	44	110	293	502	758	83	160	373	635	[illegible]
52	31	84	218	361	495	45	112	297	509	769	84	161	373	634	[illegible]
53	32	87	224	370	506	46	115	302	516	780	85	162	374	632	[illegible]
54	33	90	231	380	516	47	117	307	522	790	85	163	374	629	[illegible]
55	35	93	238	389	527	49	119	311	528	800	86	164	374	627	[illegible]
56	36	96	245	398	538	50	122	315	533	811	..	...	...	...	[illegible]
57	37	99	252	407	549	51	124	320	537	821	..	...	...	...	[illegible]
58	39	103	259	416	560	52	126	323	542	831	..	...	...	...	[illegible]
59	41	107	266	425	572	53	128	327	545	840	..	...	...	...	[illegible]
60	43	111	274	434	584	54	130	330	549	850	..	...	...	...	[illegible]

Cash or Loan Values on $1,000 Participating Policies.

	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
13	$27	$67	$114	$170	$30	$63	$156	$271	$410	$72	$150	$376	$655	$925
14	28	70	119	177	31	64	160	276	419	72	150	376	655	925
14	30	73	124	184	31	66	163	282	428	72	150	376	655	925
15	31	76	129	191	32	67	167	289	437	72	150	376	655	925
16	32	79	134	199	33	69	171	295	446	72	150	376	654	925
16	34	82	140	207	34	70	175	301	456	72	150	376	654	925
17	35	86	146	215	34	72	179	308	466	72	150	376	654	925
18	37	90	152	224	35	73	183	315	476	72	150	376	654	924
18	38	93	158	233	36	75	187	322	487	72	150	376	654	924
19	40	97	165	242	37	77	191	330	498	72	150	376	654	924
20	42	102	172	252	38	79	196	337	508	72	150	376	654	924
21	43	106	179	261	39	81	200	345	520	72	150	375	653	924
22	45	111	186	271	40	83	205	353	531	72	150	375	653	924
23	47	115	194	281	41	85	210	361	543	72	150	375	653	924
24	49	120	202	292	42	87	215	369	554	72	150	375	653	924
25	52	125	210	303	43	89	220	377	566	72	150	375	653	924
26	54	131	218	313	44	91	225	386	578	72	150	376	652	923
27	56	136	227	324	45	93	231	394	590	72	150	376	652	923
29	59	142	236	336	46	96	236	403	602	72	151	376	652	923
30	61	148	245	347	47	98	242	411	615	73	151	376	652	923
31	64	154	254	358	49	101	247	420	627	73	151	376	651	922
33	67	161	263	370	50	103	253	429	639	73	151	376	651	922
34	70	167	272	381	51	106	259	437	652	73	152	376	650	922
36	73	174	282	393	52	108	264	446	664	73	152	376	650	921
37	76	181	292	405	54	111	270	455	676	73	152	376	649	921
39	80	188	301	416	55	114	276	463	688	74	153	376	648	920
41	83	195	311	428	57	116	281	471	700	74	153	376	647	920
42	86	202	321	439	58	119	287	479	712	74	154	376	646	919
44	90	209	331	451	59	122	292	487	724	75	154	376	645	919
46	93	216	341	462	61	124	298	495	736	75	154	376	644	918
48	97	223	351	473	62	127	303	503	747	75	155	376	643	917
50	100	231	361	484	63	130	308	510	758	76	155	376	641	916
52	104	238	371	495	65	132	313	517	769	76	156	376	640	915
53	108	246	381	506	66	135	318	523	780	76	156	376	638	914
55	112	253	391	516	68	137	323	530	790	77	157	376	636	912
58	116	261	400	527	69	140	327	535	800	77	158	376	634	911
60	120	269	410	538	70	143	332	541	811	78	159	376	631	909
62	124	276	419	549	72	145	336	545	821	78	159	375	629	907
64	128	284	428	560	73	148	340	550	831	79	160	375	626	905
66	132	291	438	572	75	150	344	554	840	80	161	375	622	903
68	136	299	447	584	76	153	347	557	850	80	162	375	619	901

Cash Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$ 8	$32	$ 77	$131	$192	$17	$73	$180	$307	$459	$44	$172	$398	$ 671	$
21	8	33	80	136	199	18	74	183	313	468	44	172	398	670	
22	8	34	84	141	207	18	76	187	319	477	43	171	398	670	
23	8	36	87	146	214	18	77	190	325	486	43	171	398	670	
24	9	37	90	152	222	18	79	194	331	495	43	171	397	670	
25	9	39	94	157	231	19	80	198	338	505	42	170	397	670	
26	10	40	97	164	239	19	82	202	344	514	42	170	397	669	
27	10	42	101	170	248	20	84	206	351	524	42	170	396	669	
28	10	43	105	176	257	20	85	210	358	534	42	169	396	669	
29	11	45	109	183	266	21	87	214	365	545	42	169	396	669	
30	11	47	114	190	276	21	89	219	373	555	42	169	395	668	
31	12	49	118	197	286	22	91	223	380	566	42	168	395	668	
32	12	51	123	205	296	22	93	228	388	577	42	168	395	668	
33	13	53	128	213	306	23	95	233	395	588	42	168	395	667	
34	13	55	133	221	317	23	97	237	403	599	42	167	394	667	
35	14	57	138	229	328	24	99	242	411	610	41	167	394	667	
36	14	60	144	238	338	24	101	247	419	621	41	167	394	666	
37	15	62	149	246	350	25	103	252	427	633	41	167	393	666	
38	16	65	155	255	361	25	106	258	435	644	41	166	393	665	
39	16	67	161	264	372	26	108	263	443	655	41	166	393	665	
40	17	70	167	273	383	26	110	268	451	667	41	166	393	664	
41	18	73	174	282	395	27	113	273	459	678	41	166	393	664	
42	18	76	180	292	407	28	115	279	467	690	41	166	393	663	
43	19	79	187	301	418	28	118	284	475	701	41	166	392	662	
44	20	82	194	311	430	29	120	289	483	712	41	166	392	661	
45	21	86	201	321	441	29	123	295	491	723	41	166	392	660	
46	22	89	208	330	453	30	125	300	498	734	41	165	391	659	
47	23	92	215	340	464	31	128	305	506	745	41	165	391	658	
48	23	96	222	350	476	31	130	310	513	756	41	165	391	657	
49	24	99	229	360	487	32	133	315	520	766	41	165	390	656	
50	25	103	236	369	498	33	135	319	526	777	41	165	390	654	
51	26	106	243	379	509	33	137	324	533	787	41	165	389	652	
52	27	110	251	389	520	34	140	329	539	797	41	166	389	651	
53	28	114	258	398	530	35	142	333	545	806	41	166	388	649	
54	29	118	265	408	541	35	145	337	550	816	41	166	388	646	
55	30	121	273	417	551	36	147	341	555	825	41	166	387	644	
56	31	125	280	426	562	37	149	345	559	834	42	167	387	641	
57	32	129	287	435	573	37	152	349	563	843	42	167	386	639	
58	33	133	295	444	584	38	154	352	567	852	42	167	386	635	
59	34	137	302	453	595	39	156	356	570	860	42	168	385	632	
60	36	141	309	462	607	39	158	358	572	869	43	169	384	628	

CASH OR LOAN VALES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

	AT END OF									
	3 Years.	4 Years.	5 Years.	6 Years	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
7	7 68	$14 89	$ 22 36	$ 30 09	$ 38 09	$ 46 38	$ 54 95	$ 63 82	$118 93	$176 63
8	8 27	15 79	23 57	31 62	39 97	48 59	57 52	66 76	123 87	183 79
9	8 88	16 72	24 83	33 23	41 92	50 91	60 22	69 85	129 02	191 23
0	9 52	17 70	26 16	34 91	43 97	53 35	63 04	73 06	134 39	198 97
1	10 19	18 72	27 54	36 67	46 12	55 89	65 98	76 42	139 98	206 99
2	10 90	19 79	28 99	38 51	48 36	58 54	69 06	79 94	145 81	215 33
3	11 63	20 91	30 52	40 45	50 71	61 32	72 29	83 62	151 88	223 95
4	12 40	22 09	32 11	42 46	53 16	64 23	75 66	87 46	158 21	232 88
5	13 22	23 33	33 78	44 58	55 74	67 27	79 18	91 46	164 80	242 09
6	14 08	24 62	35 52	46 80	58 44	70 46	82 86	95 65	171 65	251 57
7	14 96	25 97	37 36	49 11	61 26	73 78	86 70	100 01	178 77	261 30
8	15 89	27 39	39 27	51 54	64 19	77 25	90 70	104 57	186 15	271 28
9	16 88	28 89	41 29	54 08	67 27	80 87	94 90	109 34	193 81	281 49
0	17 91	30 45	43 39	56 73	70 49	84 67	99 27	114 31	201 72	291 92
1	18 98	32 07	45 58	59 50	73 84	88 62	103 84	119 48	209 85	302 54
2	20 10	33 78	47 87	62 40	77 36	92 76	108 60	124 87	218 22	313 37
3	21 28	35 55	50 27	65 43	81 03	97 07	113 56	130 47	226 78	324 36
4	22 51	37 43	52 79	68 61	84 87	101 58	118 71	136 28	235 56	335 51
5	23 80	39 39	55 43	71 92	88 87	106 25	124 06	142 29	244 52	346 80
6	25 17	41 45	58 19	75 39	93 03	111 11	129 60	148 48	253 66	358 21
7	26 60	43 59	61 06	78 98	97 34	116 12	135 29	154 82	262 96	369 72
8	28 08	45 84	64 04	82 70	101 79	121 28	141 12	161 31	272 39	381 29
9	29 63	48 15	67 13	86 54	106 36	126 54	147 08	167 93	281 93	392 90
0	31 23	50 55	70 32	90 48	111 03	131 93	153 16	174 68	291 60	404 54
1	32 89	53 02	73 57	94 50	115 79	137 41	159 34	181 54	301 35	416 17
2	34 60	55 54	76 89	98 59	120 64	143 00	165 63	188 51	311 18	427 77
3	36 33	58 10	80 26	102 76	125 57	148 67	172 01	195 56	321 06	439 30
4	38 08	60 71	83 69	106 99	130 58	154 42	178 48	202 71	330 98	450 74
5	39 87	63 37	87 19	111 31	135 68	160 27	185 04	209 96	340 95	462 07
6	41 71	66 09	90 77	115 71	140 87	166 22	191 71	217 30	350 94	473 25
7	43 59	68 87	94 42	120 19	146 15	172 26	198 47	224 72	360 93	484 26
8	45 52	71 71	98 13	124 74	151 52	178 38	205 30	232 21	370 88	495 08
9	47 48	74 59	101 91	129 38	156 95	184 58	212 20	239 76	380 78	505 76
0	49 47	77 53	105 76	134 08	162 46	190 84	219 15	247 36	390 58	516 39
1	51 51	80 53	109 66	138 85	168 03	197 15	226 16	255 00	400 25	527 05
2	53 59	83 58	113 63	143 67	173 65	203 51	233 20	262 64	409 78	537 86
3	55 71	86 67	117 63	148 53	179 31	209 91	240 24	270 26	419 13	548 91
4	57 84	89 78	121 66	153 42	184 99	216 29	247 26	277 82	428 38	560 27
5	60 00	92 93	125 73	158 34	190 67	222 66	254 23	285 30	437 60	571 99
6	62 17	96 10	129 82	163 26	196 33	228 98	261 11	292 67	446 94	584 12

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF 3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	$20 80	$ 37 14	$ 54 12	$ 71 79	$ 90 17	$109 28	$129 16	$149 84	$276 44	$418
22	21 49	38 18	55 54	73 60	92 38	111 91	132 22	153 34	282 42	427
23	22 20	39 27	57 01	75 47	94 66	114 62	135 37	156 96	288 59	436
24	22 93	40 39	58 54	77 40	97 02	117 42	138 64	160 69	294 93	446
25	23 69	41 54	60 10	79 40	99 46	120 32	142 00	164 54	301 48	456
26	24 48	42 74	61 72	81 46	101 98	123 30	145 47	168 52	308 21	466
27	25 29	43 97	63 40	83 59	104 57	126 38	149 06	172 62	315 14	476
28	26 12	45 25	65 13	85 78	107 25	129 57	152 75	176 84	322 26	486
29	26 99	46 57	66 91	88 06	110 02	132 85	156 56	181 19	329 58	497
30	27 89	47 93	68 76	90 40	112 88	136 23	160 48	185 67	337 09	508
31	28 80	49 34	70 66	92 82	115 82	139 70	164 51	190 26	344 78	518
32	29 75	50 78	72 62	95 30	118 84	143 28	168 64	194 99	352 65	531
33	30 74	52 29	74 65	97 86	121 96	146 96	172 91	199 85	360 70	542
34	31 76	53 83	76 73	100 50	125 15	150 74	177 29	204 85	368 90	554
35	32 81	55 41	78 87	103 20	128 44	154 63	181 79	209 96	377 22	566
36	33 88	57 05	81 07	105 99	131 83	158 63	186 41	215 20	385 66	578
37	34 99	58 72	83 34	108 86	135 31	162 72	191 13	220 56	394 18	590
38	36 13	60 46	85 68	111 82	138 89	166 93	195 97	226 03	402 78	602
39	37 31	62 25	88 09	114 85	142 55	171 23	200 90	231 59	411 44	614
40	38 54	64 11	90 58	117 97	146 31	175 62	205 91	237 22	420 12	626
41	39 80	66 00	93 11	121 15	150 13	180 06	210 97	242 88	428 80	638
42	41 09	67 95	95 71	124 39	154 00	184 56	216 07	248 57	437 45	651
43	42 41	69 93	98 35	127 67	157 90	189 06	221 17	254 26	446 06	663
44	43 76	71 95	101 02	130 97	161 82	193 57	226 27	259 94	454 60	676
45	45 14	73 99	103 70	134 27	165 72	198 07	231 35	265 58	463 02	688
46	46 52	76 03	106 38	137 56	169 61	202 55	236 39	271 17	471 32	701
47	47 90	78 07	109 04	140 84	173 48	206 99	241 37	276 69	479 45	713
48	49 27	80 08	111 68	144 09	177 31	211 37	246 30	282 13	487 38	726
49	50 64	82 10	114 33	147 33	181 12	215 72	251 16	287 50	495 11	738
50	52 00	84 11	116 95	150 54	184 89	220 01	255 96	292 76	502 61	749
51	53 40	86 14	119 59	153 74	188 63	224 26	260 68	297 93	509 83	762
52	54 78	88 16	122 21	156 92	192 33	228 45	265 32	302 98	516 75	769
53	56 16	90 17	124 81	160 08	195 99	232 58	269 85	307 89	523 32	779
54	57 55	92 19	127 41	163 21	199 61	236 61	274 29	312 67	529 52	790
55	58 93	94 21	130 00	166 21	203 16	240 58	278 60	317 31	535 30	800
56	60 34	96 23	132 57	169 38	206 66	244 46	282 80	321 75	540 60	810
57	61 75	98 24	135 13	172 41	210 10	248 24	286 84	326 00	545 40	820
58	63 15	100 24	137 65	175 38	213 46	251 88	290 70	330 00	549 68	830
59	64 55	102 22	140 15	178 31	216 72	255 39	294 37	333 74	553 49	840
60	65 95	104 21	142 62	181 17	219 86	258 73	297 80	337 19	556 89	849

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF									
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
$79 24	$116 77	$155 88	$196 63	$239 11	$283 39	$329 54	$377 67	$661 15	$926 18
78 94	116 48	155 60	196 36	238 84	283 12	329 28	377 42	660 95	926 12
78 64	116 19	155 31	196 08	238 57	282 85	329 02	377 16	660 74	926 04
78 33	115 88	155 02	195 79	238 28	282 58	328 75	376 89	660 51	925 96
78 01	115 57	154 71	195 49	238 00	282 30	328 47	376 62	660 27	925 88
77 68	115 25	154 40	195 19	237 71	282 01	328 19	376 34	660 02	925 79
77 34	114 93	154 09	194 89	237 41	281 72	327 91	376 06	659 77	925 70
76 99	114 60	153 77	194 58	237 10	281 42	327 61	375 77	659 49	925 59
76 65	114 27	153 45	194 27	236 81	281 13	327 32	375 47	659 21	925 48
76 29	113 93	153 12	193 96	236 50	280 83	327 02	375 17	658 92	925 36
75 93	113 58	152 80	193 65	236 20	280 53	326 72	374 87	658 62	925 23
75 56	113 24	152 48	193 34	235 89	280 23	326 42	374 57	658 30	925 09
75 20	112 90	152 16	193 03	235 60	279 94	326 14	374 29	657 98	924 93
74 83	112 57	151 85	192 74	235 32	279 67	325 87	374 02	657 65	924 76
74 46	112 23	151 54	192 45	235 05	279 41	325 62	373 76	657 29	924 57
74 10	111 91	151 24	192 18	234 80	279 18	325 38	373 52	656 91	924 36
73 74	111 59	150 97	191 94	234 59	278 97	325 18	373 31	656 50	924 13
73 39	111 30	150 72	191 74	234 40	278 80	325 01	373 12	656 05	923 88
73 06	111 03	150 51	191 56	234 26	278 66	324 86	372 94	655 56	923 60
72 75	110 80	150 34	191 44	234 15	278 56	324 75	372 77	655 01	923 28
72 46	110 59	150 20	191 34	234 08	278 49	324 63	372 60	654 41	922 93
72 19	110 42	150 09	191 28	234 04	278 42	324 51	372 41	653 74	922 54
71 95	110 27	150 01	191 24	233 99	278 35	324 38	372 19	652 99	922 11
71 73	110 15	149 97	191 22	233 96	278 27	324 24	371 96	652 16	921 62
71 52	110 05	149 92	191 19	233 92	278 18	324 07	371 69	651 23	921 08
71 34	109 96	149 89	191 17	233 88	278 09	323 89	371 39	650 20	920 48
71 16	109 87	149 85	191 15	233 84	277 98	323 68	371 05	649 05	919 81
70 98	109 79	149 82	191 14	233 79	277 87	323 46	370 68	647 79	919 06
70 83	109 73	149 82	191 15	233 77	277 76	323 23	370 30	646 41	918 24
70 70	109 72	149 86	191 19	233 77	277 67	323 01	369 91	644 91	917 32
70 61	109 74	149 95	191 28	233 81	277 62	322 81	369 52	643 28	916 31
70 56	109 81	150 08	191 42	233 90	277 60	322 63	369 12	641 51	915 19
70 55	109 93	150 26	191 62	234 05	277 63	322 47	368 73	639 59	913 95
70 59	110 11	150 53	191 89	234 25	277 70	322 35	368 36	637 49	912 59
70 69	110 37	150 87	192 23	234 53	277 83	322 27	368 00	635 20	911 08
70 85	110 70	151 28	192 65	234 87	278 02	322 23	367 64	632 66	909 42
71 08	111 10	151 77	193 14	235 28	278 27	322 20	367 26	629 83	907 59
71 36	111 56	152 33	193 71	235 76	278 53	322 17	366 83	626 70	905 58
71 70	112 10	152 98	194 36	236 28	278 83	322 13	366 34	623 29	903 37
72 10	112 72	153 71	195 06	236 86	279 14	322 05	365 76	619 67	900 94

*CASH OR LOAN VALUES.

Guaranteed on Participating Policies of $1,000 Each.

Age at Issue.	Ordinary Life.					20-Premiums Life.					20-Year Endowment.				
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	$11 94	$21 71	$31 73	$42 01	$52 54	$40 16	$60 07	$80 62	$101 84	$123 73	$97 22	$137 63	$179 47	$222 79	[illegible]
21	12 79	22 86	33 20	43 79	54 65	41 12	61 38	82 29	103 87	126 14	97 20	137 61	179 44	222 76	[illegible]
22	13 68	24 07	34 73	45 66	56 86	42 12	62 74	84 01	105 96	128 68	97 19	137 60	179 42	222 73	[illegible]
23	14 61	25 34	36 33	47 61	59 17	43 15	64 13	85 78	108 13	131 19	97 19	137 59	179 41	222 71	[illegible]
24	15 59	26 66	38 01	49 64	61 57	44 22	65 57	87 61	110 35	133 82	97 19	137 58	179 40	222 69	[illegible]
25	16 61	28 04	39 76	51 77	64 09	45 31	67 06	89 49	112 64	136 54	97 19	137 58	179 39	222 67	[illegible]
26	17 68	29 48	41 58	53 99	66 71	46 44	68 58	91 42	115 00	139 33	97 19	137 57	179 38	222 65	[illegible]
27	18 79	30 98	43 49	56 31	69 45	47 60	70 15	93 42	117 43	142 20	97 19	137 57	179 38	222 65	[illegible]
28	19 95	32 56	45 48	58 73	72 31	48 79	71 77	95 47	119 92	145 15	97 20	137 59	179 38	222 64	[illegible]
29	21 17	34 20	47 56	61 25	75 29	50 02	73 43	97 57	122 48	148 19	97 21	137 60	179 39	222 64	[illegible]
30	22 45	35 92	49 73	63 90	78 41	51 30	75 14	99 74	125 13	151 31	97 24	137 62	179 41	222 66	[illegible]
31	23 78	37 72	52 01	66 66	81 67	52 60	76 90	101 98	127 83	154 51	97 27	137 65	179 44	222 68	[illegible]
32	25 17	39 60	54 39	69 54	85 05	53 93	78 71	104 26	130 62	157 79	97 30	137 69	179 48	222 71	[illegible]
33	26 63	41 56	56 87	72 53	88 58	55 32	80 57	106 62	133 47	161 15	97 35	137 75	179 54	222 77	[illegible]
34	28 16	43 62	59 46	75 67	92 27	56 74	82 49	109 03	136 40	164 60	97 41	137 83	179 61	222 84	[illegible]
35	29 76	45 77	62 16	78 94	96 11	58 20	84 46	111 52	139 40	168 14	97 50	137 91	179 71	222 93	[illegible]
36	31 42	48 00	64 97	82 34	100 12	59 69	86 47	114 05	142 48	171 76	97 58	138 02	179 82	223 05	[illegible]
37	33 16	50 33	67 91	85 90	104 30	61 23	88 53	116 66	145 64	175 49	97 70	138 15	179 97	223 21	[illegible]
38	34 96	52 77	70 98	89 61	108 65	62 81	90 66	119 34	148 88	179 29	97 82	138 31	180 15	223 41	[illegible]
39	36 87	55 32	74 20	93 48	113 18	64 44	92 85	122 10	152 20	183 19	97 99	138 52	180 39	223 66	[illegible]
40	38 85	57 99	77 54	97 52	117 88	66 11	95 10	124 92	155 60	187 16	98 19	138 77	180 67	223 95	[illegible]
41	40 94	60 78	81 01	101 70	122 76	67 85	97 42	127 82	159 08	191 20	98 44	139 06	181 01	224 30	[illegible]
42	43 11	63 68	84 65	106 03	127 79	69 62	99 78	130 77	162 61	195 30	98 72	139 41	181 38	224 69	[illegible]
43	45 37	66 68	88 40	110 50	132 94	71 44	102 20	133 78	166 19	199 42	99 04	139 79	181 80	225 12	[illegible]
44	47 70	69 78	92 25	115 07	138 21	73 29	104 65	136 81	169 77	203 59	99 38	140 20	182 25	225 56	[illegible]
45	50 12	72 98	96 20	119 74	143 59	75 17	107 13	139 86	173 37	207 67	99 78	140 66	182 73	226 02	[illegible]
46	52 60	76 24	100 21	124 50	149 05	77 07	109 61	142 90	176 95	211 77	100 19	141 13	183 21	226 49	[illegible]
47	55 13	79 56	104 31	129 34	154 62	78 97	112 09	145 93	180 51	215 85	100 61	141 61	183 71	226 96	[illegible]
48	57 70	82 94	108 47	134 25	160 26	80 86	114 55	148 94	184 05	219 87	101 04	142 09	184 21	227 44	[illegible]
49	60 30	86 36	112 69	139 24	165 98	82 73	116 99	151 93	187 55	223 86	101 48	142 59	184 73	227 92	[illegible]
50	62 96	89 86	116 99	144 31	171 78	84 61	119 43	154 90	191 02	227 80	101 94	143 12	185 27	228 44	[illegible]
51	65 68	93 43	121 37	149 47	177 67	86 49	121 87	157 87	194 47	231 70	102 45	143 69	185 87	229 00	[illegible]
52	68 45	97 06	125 82	154 70	183 66	88 37	124 31	160 82	197 90	235 57	103 00	144 32	186 50	229 60	[illegible]
53	71 28	100 75	130 35	160 02	189 72	90 27	126 75	163 76	201 30	239 39	103 59	144 99	187 20	230 37	[illegible]
54	74 15	104 51	134 95	165 41	195 84	92 16	129 18	166 69	204 67	243 15	104 22	145 71	187 96	230 9[illegible]	[illegible]
55	77 08	108 33	139 61	170 86	202 02	94 06	131 62	169 61	208 02	246 86	104 92	146 52	188 80	231 79	[illegible]
56	80 06	112 21	144 33	176 36	208 25	95 97	134 06	172 51	211 32	250 51	105 68	147 39	189 70	232 6[illegible]	[illegible]
57	83 09	116 13	149 09	181 91	214 52	97 90	136 50	175 40	214 59	254 10	106 51	148 34	190 68	233 56	[illegible]
58	86 15	120 10	153 90	187 49	220 82	99 85	138 93	178 26	217 82	257 62	107 40	149 35	191 74	234 50	[illegible]
59	89 24	124 09	158 73	193 10	227 11	101 76	141 35	181 10	220 99	261 03	108 34	150 43	192 86	235 67	[illegible]
60	92 35	128 11	163 58	198 69	233 37	103 68	143 77	183 91	224 10	264 34	109 35	151 59	194 07	236 80	[illegible]
61	95 48	132 15	168 43	204 26	239 58	105 62	146 18	186 68	227 13	267 54	110 44	152 84	195 35	237 99	[illegible]
62	98 64	136 18	173 25	209 79	245 70	107 58	148 58	189 42	230 10	270 61	111 61	154 16	196 70	239 24	[illegible]
63	101 79	140 19	178 03	215 23	251 72	109 54	150 96	192 12	232 98	273 56	112 85	155 66	198 13	240 55	[illegible]
64	104 90	144 14	182 71	220 55	257 59	111 49	153 32	194 75	235 78	276 39	114 15	157 03	199 62	241 90	[illegible]
65	107 96	148 01	187 29	225 74	263 31	113 43	155 64	197 34	238 49	279 12	115 52	158 57	201 18	243 36	[illegible]

*Cash or Loan Values end of 8th year and annually thereafter are the entire American cent reserve. See Index for Reserve Tables.

Cash or Loan Values on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
6	$ 25	$ 67	$110	$160	$15	$ 68	$173	$285	$419	$55	$175	$408	$676	$930
6	26	70	114	165	15	70	176	290	427	55	175	408	676	930
6	27	73	118	172	16	71	179	295	435	55	175	408	676	930
7	28	75	123	178	16	73	182	301	442	55	175	408	676	930
7	30	78	128	185	17	75	186	306	451	55	175	408	676	930
7	31	81	132	192	17	76	189	312	459	55	175	408	676	930
8	32	84	138	199	18	78	193	318	468	55	175	408	675	930
8	33	88	143	206	19	80	197	324	476	55	175	407	675	930
8	34	91	148	214	19	81	200	330	485	55	175	407	675	929
8	36	95	154	222	20	83	204	337	495	55	175	407	675	929
9	37	98	160	230	21	85	208	343	504	55	175	407	675	929
9	39	102	166	239	21	87	213	350	514	55	175	407	675	929
10	40	106	172	247	22	89	217	357	524	55	175	407	675	929
10	42	111	179	256	23	91	221	364	534	55	175	407	675	929
10	43	115	186	266	24	93	226	371	544	55	175	407	675	929
10	45	120	193	276	25	95	230	379	555	55	175	407	674	929
11	48	124	201	285	26	97	235	386	565	55	175	407	674	929
12	50	129	208	296	26	100	240	394	567	55	175	407	674	929
12	52	135	216	306	27	102	245	402	587	55	175	407	674	929
12	55	140	224	316	28	105	250	410	598	55	175	407	674	929
13	58	146	233	327	29	107	255	418	609	55	175	407	674	928
14	60	151	241	338	30	110	261	426	621	55	175	407	673	928
14	63	157	250	349	31	112	266	434	632	55	175	407	673	928
14	66	164	259	360	32	115	272	442	643	55	176	407	673	928
15	70	170	269	372	33	118	277	451	655	55	176	407	672	928
17	73	177	278	383	34	120	283	459	666	55	176	407	672	927
18	77	184	287	394	36	123	288	467	678	56	177	408	672	927
19	80	190	297	406	37	126	294	475	689	56	177	408	671	927
21	84	198	307	418	38	129	300	484	700	56	177	408	671	926
23	88	205	317	429	39	132	305	492	712	56	178	408	670	926
24	92	212	327	441	41	135	311	500	723	57	178	408	669	925
25	96	220	337	452	42	138	317	507	734	57	179	408	669	925
26	100	227	347	464	43	141	322	515	745	57	179	408	668	924
29	104	235	357	475	44	144	327	522	755	58	180	408	667	924
31	108	242	367	486	46	147	333	530	766	58	180	408	666	923
32	112	250	377	498	47	150	338	537	776	58	181	408	664	922
35	117	258	387	508	48	153	343	543	786	59	181	408	663	921
37	121	266	397	519	50	156	348	550	796	59	182	408	661	920
38	126	274	407	530	51	159	353	556	806	59	183	408	660	919
40	130	282	417	540	52	162	357	561	815	60	183	408	658	918
42	135	290	427	551	53	165	362	567	824	60	184	408	656	916
44	140	298	437	561	55	168	366	571	834	61	185	408	654	915
47	145	306	446	572	56	171	370	576	842	62	186	408	651	913
49	149	314	456	583	57	174	374	580	851	62	187	408	648	911
51	154	322	465	595	59	177	378	583	860	63	188	407	645	909
53	159	330	474	607	60	179	381	586	869	64	190	407	642	907

CASH AND LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$15	$ 24	$ 33	$ 43	$ 53	$ 63	$ 73	$ 84	$ 95	$105	$116	$128	$139	$151	$163	$176	$188
21	16	25	35	45	55	66	76	87	98	109	121	132	144	156	169	181	194
22	16	26	36	46	57	67	78	89	101	112	124	136	148	161	173	186	200
23	17	28	38	49	59	70	81	93	104	116	129	141	153	166	179	193	206
24	18	28	39	50	61	72	84	95	107	120	132	145	158	171	184	198	213
25	19	30	41	52	63	75	87	99	111	124	136	149	163	176	190	205	221
26	19	30	41	53	64	76	89	101	114	127	140	153	167	181	196	212	228
27	20	31	43	54	67	79	92	104	117	131	144	158	173	187	202	219	235
28	19	31	43	55	68	81	94	107	120	134	148	163	178	193	209	226	243
29	20	33	45	58	71	84	97	111	124	139	153	168	184	199	216	233	250
30	20	33	46	59	72	86	99	113	128	143	158	173	189	206	223	241	258
31	22	35	48	61	75	89	103	118	133	148	164	180	196	213	231	248	266
32	22	35	49	63	77	91	106	121	137	153	169	185	203	221	238	256	275
33	23	37	51	65	80	95	110	126	142	159	175	192	210	228	246	264	283
34	24	38	52	67	82	98	114	130	147	164	181	199	217	235	254	273	292
35	25	40	55	70	86	102	118	135	152	170	187	205	224	243	262	282	301
36	25	40	56	72	88	105	122	140	157	175	193	212	231	251	271	291	311
37	27	43	59	75	92	110	127	145	163	181	200	219	239	259	279	300	320
38	27	44	61	78	96	114	132	150	168	187	207	227	247	268	288	309	330
39	29	47	64	82	100	118	137	155	174	194	214	235	256	277	298	319	340
40	31	48	67	85	103	122	141	160	180	201	222	243	264	285	307	328	350
41	33	51	70	89	108	127	146	166	187	208	229	251	273	294	316	338	360
42	34	53	72	91	111	130	150	172	193	215	237	259	281	303	326	348	370
43	36	55	75	95	115	135	156	178	200	222	245	267	290	312	335	358	380
44	37	57	77	97	118	139	162	184	207	230	253	276	299	322	344	367	390
45	38	59	80	101	122	144	167	190	214	237	260	284	307	331	354	377	399
46	39	60	82	104	126	150	173	197	221	245	269	292	316	340	363	386	409
47	41	63	85	108	131	155	179	204	228	252	277	301	325	349	373	396	419
48	42	55	88	112	136	161	186	211	236	261	285	310	334	358	382	406	430
49	44	67	91	116	142	167	192	218	243	269	294	319	343	368	392	416	440
50	47	72	96	121	147	173	199	225	251	278	302	327	353	377	402	426	451
51	50	75	101	126	153	179	206	232	259	285	311	336	361	387	412	437	462
52	53	79	105	131	158	186	213	240	266	293	319	345	370	396	422	448	473
53	55	82	109	136	164	192	219	247	274	300	327	353	380	406	433	459	484
54	58	85	113	141	169	198	226	253	281	308	335	362	390	417	443	469	494
55	60	89	117	146	175	204	232	260	288	316	344	372	400	427	454	479	504
56	63	92	122	150	180	209	238	267	296	324	353	382	410	437	464	489	512
57	66	96	126	155	185	215	245	274	304	333	363	392	420	447	473	497	520
58	69	99	130	160	190	221	251	282	312	342	372	401	429	456	481	505	528
59	71	103	134	164	196	227	258	290	321	352	382	410	438	463	488	513	536
60	74	106	137	169	201	233	266	298	330	361	390	419	445	471	496	520	544
61	76	109	141	174	207	241	274	307	339	369	398	426	452	478	503	528	552
62	78	112	146	179	214	248	282	315	347	378	405	433	459	485	511	536	559
63	81	116	151	185	221	256	290	323	354	383	412	440	467	493	519	543	565
64	84	120	156	192	229	264	298	330	360	390	419	446	474	500	525	549	570
65	88	125	163	199	236	271	304	336	367	396	425	453	481	507	531	533	574

CASH AND LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years
$32	$ 51	$ 71	$ 91	$112	$133	$156	$178	$203	$228	$254	$281	$308	$337	$366	$397	$428	$460
33	52	73	93	115	137	159	182	207	233	259	286	315	343	373	404	436	469
35	54	75	96	118	140	163	186	212	238	264	292	321	350	380	412	444	478
35	55	76	98	120	142	165	190	216	243	270	298	327	357	388	420	453	487
37	57	78	100	122	145	169	194	221	248	275	304	333	364	395	428	462	497
38	59	80	102	125	148	173	198	225	252	281	310	340	371	403	436	471	506
38	59	81	103	127	150	176	202	229	257	286	316	346	378	411	445	480	516
39	61	83	106	129	154	180	206	234	262	291	322	353	385	419	453	489	526
40	62	84	108	132	157	183	210	238	267	297	328	360	393	427	462	498	536
40	62	85	109	134	160	187	214	243	272	303	334	367	400	435	471	508	546
41	64	87	112	136	163	190	219	248	278	309	341	374	408	443	479	517	556
42	66	90	114	139	166	194	223	253	283	315	348	381	416	452	488	526	566
43	66	91	116	142	170	198	228	258	289	321	355	389	424	460	497	536	576
44	68	93	118	145	173	202	232	263	295	328	361	396	432	468	506	546	587
45	70	95	121	148	177	207	237	269	301	334	368	403	439	477	516	556	597
46	71	97	123	152	181	211	242	274	307	340	375	411	447	485	525	566	608
47	72	98	126	155	185	216	247	279	313	347	382	418	455	494	534	576	619
48	74	101	129	159	189	220	252	285	318	353	389	425	464	503	544	586	630
49	76	103	133	163	193	225	257	290	324	359	396	433	472	512	553	596	641
51	78	106	136	166	198	229	262	296	330	366	403	441	480	520	562	606	651
53	81	109	139	170	201	234	267	301	336	372	410	448	488	529	572	616	662
55	83	112	142	174	205	238	272	307	342	379	417	456	496	538	581	626	672
56	85	114	145	177	209	242	277	312	348	385	424	463	504	546	590	636	684
58	87	117	148	180	213	247	282	317	354	392	431	471	512	555	599	646	694
59	89	119	151	183	217	251	286	323	360	398	437	478	520	563	608	655	705
61	90	121	153	186	220	255	291	328	365	404	444	485	527	571	617	665	715
62	92	123	156	190	224	260	296	333	371	410	450	492	535	579	626	674	726
63	94	126	159	193	228	264	301	338	377	416	457	499	542	587	634	683	736
65	96	128	162	197	232	269	306	343	382	422	463	505	549	595	642	693	746
66	99	131	166	201	237	273	310	349	388	428	469	512	556	602	650	702	756
68	101	134	169	204	241	277	315	354	393	433	475	518	562	609	658	711	767
70	103	137	172	208	245	282	320	358	398	438	480	523	569	616	666	719	777
72	105	140	175	211	248	286	324	363	402	443	485	529	575	623	674	728	786
74	108	142	178	215	252	289	328	367	407	447	490	534	581	629	681	736	796
75	110	145	181	218	255	293	331	370	410	452	495	539	586	636	688	744	805
77	112	147	184	221	258	296	335	374	414	456	499	545	592	642	695	751	813

CASH AND LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$79	$117	$156	$197	$240	$285	$332	$380	$431	$483	$538	$594	$654	$715	$779	$846	$91
21	79	117	156	197	240	285	332	380	430	483	537	594	653	715	779	846	91
22	79	117	156	197	240	285	332	380	430	483	537	594	653	715	779	846	91
23	80	118	157	197	241	285	332	380	430	483	537	594	653	715	779	846	91
24	80	118	157	198	241	285	332	380	430	483	537	594	653	714	779	846	91
25	80	118	157	197	240	285	332	380	430	482	537	593	652	714	778	846	91
26	80	118	157	197	240	285	331	380	430	482	536	593	652	714	778	845	91
27	80	118	156	197	240	284	331	379	429	481	536	592	652	713	778	845	9
28	80	117	156	196	239	284	330	379	429	481	535	592	651	713	777	845	9
29	80	117	156	196	239	284	330	378	428	480	535	592	651	713	777	845	9
30	79	117	156	196	239	283	330	378	428	480	534	591	650	712	777	844	9
31	79	117	156	196	239	283	329	377	427	480	534	591	650	712	777	844	9
32	79	117	156	196	238	283	329	377	427	480	534	591	650	712	776	844	9
33	79	117	155	195	238	282	329	377	427	479	534	590	649	711	776	844	9
34	79	117	155	195	238	282	329	377	427	479	533	590	649	711	775	843	9
35	79	116	155	195	238	282	329	377	427	479	533	589	648	710	775	843	9
36	79	116	155	195	238	282	329	377	427	478	533	589	648	710	774	842	9
37	79	116	155	195	238	283	329	377	426	478	532	588	647	709	774	842	9
38	79	116	155	196	238	283	329	376	426	478	532	588	647	709	773	842	9
39	79	117	156	196	239	283	329	376	426	477	531	587	646	708	773	841	9
40	80	117	156	196	239	283	329	376	425	477	531	587	646	707	772	841	9
41	80	118	156	197	239	283	328	376	425	477	530	586	645	707	771	840	9
42	81	118	157	196	239	283	328	375	425	476	530	586	644	706	771	839	9
43	81	118	156	196	238	282	328	375	424	475	529	585	643	705	770	838	9
44	81	118	156	196	238	282	327	375	424	475	528	584	642	704	769	838	9
45	81	118	156	196	238	282	327	374	423	474	527	583	641	703	768	837	9
46	80	118	156	196	238	282	327	374	423	474	527	582	640	702	767	836	9
47	80	118	156	196	238	282	327	374	422	473	526	581	639	700	765	835	9
48	81	118	157	196	239	282	327	374	422	472	525	580	638	699	764	833	9
49	81	118	157	197	239	282	327	374	422	472	524	579	637	698	762	832	9
50	82	119	158	197	239	283	327	374	421	471	523	578	635	696	761	831	9
51	82	120	158	198	240	283	327	373	421	470	522	576	633	694	759	829	9
52	83	120	159	198	240	283	327	373	420	469	520	574	631	692	757	828	9
53	83	121	159	199	240	283	327	372	419	467	518	572	629	690	755	826	9
54	84	121	160	199	241	283	327	371	418	466	517	570	627	688	753	824	9
55	84	122	160	200	241	283	326	370	416	464	515	568	625	686	751	822	9

ash or Loan Values on $1,000 Nonparticipating Policies

	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
9	$24	$67	$118	$182	$26	$59	$155	$272	$419	$84	$161	$383	$656	$925
10	26	70	123	190	26	61	158	278	428	84	161	382	656	925
11	27	73	128	197	27	62	162	284	437	84	160	382	656	925
12	29	77	134	205	28	64	166	290	446	84	160	382	656	925
13	31	81	140	214	29	66	171	297	456	84	160	382	656	925
14	32	85	146	222	30	68	175	304	466	84	160	382	656	925
15	34	88	152	231	31	69	179	311	476	83	160	382	656	925
16	35	92	159	240	32	71	183	318	487	83	160	382	656	925
17	38	97	166	250	33	73	188	326	498	83	160	382	655	924
18	40	102	174	259	35	76	192	334	508	83	160	382	655	924
19	42	106	181	269	36	78	197	342	519	83	160	382	655	924
20	44	111	188	279	37	80	202	350	531	83	159	382	655	924
21	46	116	196	290	38	82	207	358	543	82	159	381	655	924
22	48	121	205	301	39	84	212	366	554	82	159	381	655	924
24	51	127	214	311	40	87	218	375	566	82	159	381	655	924
25	53	132	222	322	42	89	223	384	578	82	159	381	655	923
26	56	138	231	334	43	91	229	392	590	82	159	381	655	923
27	59	144	240	345	44	94	234	401	602	82	159	381	654	923
29	61	150	249	357	45	96	240	409	615	82	159	381	654	923
31	64	157	259	368	47	99	246	419	627	82	159	381	654	922
32	67	164	268	380	49	102	252	428	639	81	159	381	653	922
33	71	170	278	392	50	105	258	436	652	81	159	381	653	922
34	74	177	288	404	51	107	263	445	664	81	159	381	652	921
35	77	184	298	416	53	110	269	454	676	81	159	381	651	921
40	81	191	308	428	55	113	275	463	688	81	160	381	651	921
42	85	198	318	440	57	116	281	471	700	81	160	381	650	920
43	88	206	328	452	58	119	287	479	712	81	160	381	649	920
45	91	213	338	463	59	122	292	487	724	81	160	381	648	919
47	95	220	348	475	61	124	298	495	736	81	160	380	646	918
48	98	227	358	486	62	127	303	503	747	81	160	380	645	917
51	102	235	368	498	63	130	308	510	758	81	160	380	643	916
53	106	242	378	509	65	132	313	517	769	81	160	379	642	915
54	110	250	388	520	66	135	318	523	780	81	160	379	640	914
56	113	257	398	530	68	137	323	529	790	81	161	378	638	913
58	117	265	407	541	69	140	327	535	800	81	161	378	635	911
60	121	272	417	552	70	142	332	540	811	81	161	378	633	909
62	125	280	426	564	72	145	336	545	821	81	162	377	630	908
65	129	287	435	575	73	147	340	550	831	81	162	377	627	906
67	133	294	444	587	75	150	344	554	840	82	163	376	623	903
69	137	302	453	599	76	152	347	557	850	82	164	376	620	901

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	20 Years.	2 Years.	10 Years.	15 Years.	19 Years.
16	.....	.....	.....	.....	$20 48	$171 29	$290 67	$427 36	$60 20	$403 33	676 38	930
17	.....	.....	.....	.....	21 06	174 51	295 94	435 04	60 20	403 27	676 31	930
18	.....	.....	.....	.....	21 64	177 83	301 36	442 95	60 20	403 22	676 24	930
19	.....	.....	.....	.....	22 24	181 25	306 94	451 07	60 19	403 16	676 15	930
20	.....	.....	.....	.....	22 86	184 76	312 68	459 42	60 18	403 10	676 06	930
21	$4 95	$79 91	$138 00	$199 17	23 49	188 38	318 58	468 00	60 17	403 03	675 96	930
22	5 54	83 20	143 26	206 58	24 14	192 11	324 65	476 80	60 16	402 97	675 87	930
23	6 15	86 64	148 74	214 27	24 82	195 95	330 89	485 83	60 16	402 91	675 77	929
24	6 80	90 21	154 43	222 25	25 52	199 89	337 29	495 10	60 16	402 85	675 66	929
25	7 47	93 94	160 36	230 50	26 24	203 95	343 86	504 58	60 16	402 79	675 54	929
26	8 17	97 83	166 50	239 05	26 97	208 12	350 59	514 30	60 16	402 73	675 42	929
27	8 90	101 88	172 90	247 87	27 74	212 40	357 49	524 23	60 17	402 67	675 28	929
28	9 67	106 11	179 54	256 99	28 52	216 80	364 56	534 37	60 18	402 62	675 15	929
29	10 47	110 51	186 44	266 38	29 33	221 31	371 80	544 70	60 18	402 56	675 00	929
30	11 31	115 10	193 61	276 02	30 17	225 94	379 19	555 22	60 21	402 51	674 85	929
31	12 19	119 86	201 04	285 90	31 03	230 67	386 75	565 89	60 23	402 47	674 70	929
32	13 11	124 83	208 72	296 00	31 91	235 52	394 45	576 71	60 26	402 43	674 53	929
33	14 06	130 01	216 66	306 33	32 81	240 49	402 30	587 67	60 29	402 41	674 36	929
34	15 08	135 40	224 86	316 86	33 75	245 58	410 27	598 74	60 34	402 42	674 19	929
35	16 13	141 01	233 28	327 58	34 72	250 78	418 33	609 92	60 40	402 45	674 00	928
36	17 23	146 83	241 92	338 48	35 71	256 10	426 48	621 18	60 47	402 51	673 78	928
37	18 38	152 86	250 76	349 53	36 72	261 51	434 69	632 51	60 55	402 59	673 54	928
38	19 57	159 11	259 79	360 72	37 77	267 01	442 94	643 89	60 64	402 70	673 27	928
39	20 83	165 57	269 01	372 04	38 84	272 59	451 22	655 30	60 76	402 84	672 96	928
40	22 14	172 20	278 40	383 47	39 95	278 23	459 51	666 72	60 90	402 98	672 61	927
41	23 53	179 01	287 94	394 98	41 10	283 90	467 78	678 13	61 08	403 14	672 20	927
42	24 97	185 96	297 61	406 55	42 29	289 58	475 99	689 50	61 28	403 28	671 74	927
43	26 47	193 06	307 40	418 14	43 50	295 26	484 15	700 83	61 51	403 41	671 20	926
44	28 03	200 28	317 29	429 75	44 74	300 91	492 21	712 08	61 77	403 53	670 58	926
45	29 65	207 62	327 27	441 35	46 00	306 52	500 15	723 24	62 05	403 62	669 88	925
46	31 32	215 06	337 30	452 90	47 28	312 06	507 94	734 27	62 36	403 67	669 08	925
47	33 03	222 59	347 39	464 37	48 58	317 53	515 55	745 16	62 69	403 70	668 17	924
48	34 77	230 21	357 49	475 73	49 87	322 91	522 96	755 88	63 02	403 69	667 15	924
49	36 53	237 91	367 62	486 96	51 15	328 19	530 15	766 41	63 36	403 66	666 01	923
50	38 33	245 69	377 76	498 04	52 42	333 37	537 10	776 73	63 71	403 61	664 75	922
51	40 17	253 55	387 88	508 93	53 71	338 43	543 77	786 82	64 10	403 55	663 36	921
52	42 05	261 47	397 96	519 63	55 01	343 37	550 14	796 67	64 52	403 49	661 83	920
53	43 97	269 44	407 97	530 19	56 31	348 18	556 18	806 28	64 96	403 43	660 17	919
54	45 92	277 46	417 87	540 68	57 61	352 85	561 84	815 69	65 45	403 37	658 33	918
55	47 91	285 50	427 64	551 19	58 93	357 37	567 10	824 93	65 98	403 33	656 29	916
56	49 94	293 53	437 25	561 83	60 25	361 70	571 90	834 01	66 55	403 27	654 02	915
57	52 01	301 54	446 70	572 69	61 60	365 84	576 22	842 97	67 18	403 20	651 47	913
58	54 11	309 50	456 02	583 83	62 96	369 75	580 04	851 80	67 85	403 08	648 63	911
59	56 23	317 35	465 32	595 28	64 32	373 40	583 41	860 49	68 57	402 88	645 53	909
60	58 37	325 10	474 71	607 12	65 68	376 77	586 39	869 06	69 34	402 60	642 22	907

Cash or Loan Values on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
....	....	....	....	....	$17	$47	$143	$249	$377	$66	$143	$376	$655	$925
....	....	....	....	....	18	48	146	254	385	66	142	376	655	924
....	....	....	....	....	18	50	150	259	393	66	142	376	654	924
....	....	....	....	....	19	51	153	265	401	65	142	376	654	924
10	$23	$67	$114	$169	20	52	156	270	410	65	142	376	654	924
10	25	69	118	176	20	54	159	276	418	65	141	376	654	924
11	26	72	123	183	21	55	163	282	427	64	141	375	654	924
11	27	75	129	191	22	57	166	288	436	64	141	375	654	924
12	28	79	134	198	22	58	170	294	446	64	141	375	654	924
12	30	82	139	206	23	60	174	301	456	64	140	375	654	924
13	31	85	145	215	24	61	178	308	466	63	140	375	654	924
14	32	89	151	223	25	63	182	315	476	63	140	375	654	924
14	34	93	158	232	26	65	186	322	486	62	139	375	653	924
15	36	97	164	242	26	66	191	329	497	62	139	375	653	924
16	37	101	171	251	27	68	195	337	508	62	140	375	653	924
17	39	106	178	261	28	70	200	344	519	61	140	375	653	924
18	41	110	186	271	29	72	204	352	531	62	140	375	653	923
19	43	115	193	281	30	74	209	360	542	62	140	375	653	923
20	45	120	201	291	31	76	214	368	554	62	140	375	652	923
21	47	125	209	302	32	78	219	377	566	62	140	375	652	923
22	49	130	218	313	33	81	225	385	578	62	140	375	652	923
23	52	136	226	324	34	83	230	394	590	62	140	375	652	923
24	54	142	235	335	36	85	236	402	602	62	140	375	651	922
25	57	148	244	346	37	88	241	411	614	62	140	375	651	922
26	59	154	253	358	38	90	247	420	626	62	141	375	651	922
28	62	160	262	369	39	93	252	428	639	62	141	376	650	922
29	65	167	272	381	41	95	258	437	651	63	141	376	650	921
31	68	173	281	392	42	98	264	446	663	63	142	376	649	921
32	71	180	291	404	43	101	269	454	676	63	142	376	649	920
34	75	187	301	416	45	103	275	463	688	63	142	376	648	920
36	78	194	311	427	46	106	281	471	700	64	143	376	647	919
37	81	201	321	439	47	109	286	479	712	64	143	376	646	919
39	85	208	330	450	49	111	292	487	724	64	144	376	645	918
41	88	215	340	462	50	114	297	495	735	64	144	376	644	917
43	92	223	350	473	52	116	302	502	746	65	144	376	642	916
45	96	230	360	484	53	119	307	509	758	65	145	376	641	915
47	99	238	370	495	54	122	312	516	769	65	145	376	639	914
49	103	245	380	505	56	124	317	523	779	66	146	375	637	913
50	107	253	390	516	57	127	322	529	790	66	147	375	635	912
53	111	261	400	527	58	130	327	535	800	67	147	375	633	910
55	115	268	409	537	....	....	....	....	.....	....	.....	.....	.....	.....
57	119	276	419	548	....	....	....	....	.....	....	.....	.....	.....	.....
59	123	283	428	559	....	....	....	....	.....	....	.....	.....	.....	.....
61	127	291	437	571	....	....	....	....	.....	....	.....	.....	.....	.....
63	131	298	446	584	....	....	....	....	.....	....	.....	.....	.....	.....

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Optional Investment or Divide Investment Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	[illegible]
20	$14	$ 22	$ 30	$ 39	$ 47	$ 56	$ 65	$ 75	$ 84	$ 94	$105	$115	$126	$138	$149	$161	$173	$1[illegible]
21	15	23	32	40	49	58	68	78	88	98	109	120	131	143	155	167	180	[illegible]
22	16	24	33	42	51	61	71	81	91	102	113	124	136	148	161	173	187	[illegible]
23	16	25	34	44	53	63	73	84	95	106	117	129	141	154	167	180	294	[illegible]
24	17	26	36	45	55	66	76	87	98	110	122	134	147	160	173	187	201	[illegible]
25	18	27	37	47	57	68	79	91	102	114	127	139	153	166	180	194	208	[illegible]
26	18	28	38	49	60	71	82	94	106	119	132	145	158	172	187	201	216	[illegible]
27	19	29	40	51	62	74	86	98	111	124	137	151	165	179	194	209	224	[illegible]
28	20	31	42	53	65	77	89	102	115	128	142	156	171	186	201	217	233	[illegible]
29	21	32	43	55	67	80	93	106	120	134	148	163	178	193	209	225	242	[illegible]
30	22	33	45	58	70	83	97	110	124	139	154	169	185	201	217	234	251	[illegible]
31	23	35	47	60	73	87	100	115	129	144	160	176	192	208	225	242	260	[illegible]
32	24	36	49	62	76	90	105	119	135	150	166	182	199	216	234	251	269	[illegible]
33	25	38	51	65	79	94	109	124	140	156	173	190	207	224	242	260	279	[illegible]
34	26	39	53	68	82	98	113	129	146	162	179	197	215	233	251	270	289	[illegible]
35	27	41	56	70	86	102	118	134	151	169	186	204	223	241	260	279	299	[illegible]
36	28	43	58	73	89	106	123	140	157	175	194	212	231	250	270	289	309	[illegible]
37	29	44	60	76	93	110	128	145	164	182	201	220	240	259	279	299	319	[illegible]
38	30	46	63	80	97	115	133	151	170	189	209	228	248	269	289	309	330	[illegible]
39	32	48	65	83	101	119	138	157	177	196	216	237	257	278	299	320	341	[illegible]
40	33	50	68	87	105	124	144	163	184	204	224	245	266	287	309	330	352	[illegible]
41	34	53	71	90	110	129	149	170	190	211	233	254	275	297	319	341	362	[illegible]
42	36	55	74	94	114	134	155	176	198	219	241	263	285	307	329	351	374	[illegible]
43	38	57	77	98	119	140	161	183	205	227	249	272	294	317	339	362	385	[illegible]
44	39	60	80	102	123	145	167	190	212	235	258	281	304	327	350	373	396	[illegible]
45	41	62	84	106	128	151	173	196	220	243	266	290	313	337	360	384	407	[illegible]
46	43	65	87	110	133	156	180	203	227	251	275	299	323	347	371	394	418	[illegible]
47	44	67	90	114	138	162	186	210	235	259	284	308	333	357	381	405	42[illegible]	[illegible]
48	46	70	94	118	143	167	192	217	242	267	293	318	342	367	392	416	44[illegible]	[illegible]
49	48	72	97	122	148	173	199	225	250	276	301	327	352	377	402	427	451	[illegible]
50	50	75	101	127	153	179	205	232	258	284	310	336	362	387	412	437	461	[illegible]
51	52	78	105	131	158	185	212	239	266	293	319	346	372	397	423	448	472	[illegible]
52	53	81	108	136	164	191	219	246	274	301	328	355	381	407	433	458	482	[illegible]
53	55	84	112	140	169	197	226	254	282	310	337	364	391	417	443	468	493	[illegible]
54	57	87	116	145	174	204	233	261	290	318	346	374	401	427	453	478	503	[illegible]
55	59	90	120	150	180	210	239	269	298	327	355	383	410	437	463	488	513	[illegible]
56	62	93	124	155	185	216	246	276	306	335	364	392	419	446	472	498	523	[illegible]
57	64	96	128	159	191	222	253	284	314	344	373	401	429	456	482	508	533	[illegible]
58	66	99	132	164	197	229	260	291	322	352	381	410	438	465	492	518	544	[illegible]
59	68	102	136	169	202	235	267	299	330	360	389	418	447	474	501	528	555	[illegible]
60	70	105	140	174	208	241	274	306	337	368	398	427	456	484	512	539	566	[illegible]
61	72	108	144	179	213	247	280	313	345	376	406	436	465	494	522	550	578	[illegible]

CASH OR LOAN VALUES.

uaranteed on 20-Premiums Life Optional Investment or Dividend Investment Policies of $1,000 Each.

AT END OF																		
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$35	$53	$73	$92	$113	$134	$156	$179	$203	$228	$253	$279	$307	$335	$364	$395	$426	$459
35	54	74	94	115	137	159	183	207	232	258	285	313	341	371	402	434	468
36	55	75	96	117	140	163	186	211	236	263	290	319	348	378	410	442	476
37	57	77	98	120	142	166	190	215	241	268	296	325	355	386	418	451	485
38	58	78	100	122	145	169	194	219	246	273	302	331	361	393	426	459	495
38	59	80	102	125	148	172	198	224	251	279	307	337	368	401	434	468	504
39	60	82	104	127	151	176	201	228	256	284	313	244	276	408	442	477	514
40	61	83	106	130	154	179	206	233	261	290	320	351	383	416	451	487	524
41	63	85	108	132	157	183	210	237	266	295	326	358	391	424	460	496	534
42	64	87	111	135	160	187	214	242	271	301	333	365	398	433	469	506	544
43	65	89	113	138	164	191	218	247	277	307	339	372	406	441	478	516	555
43	67	90	115	141	167	195	223	252	282	314	346	379	414	450	487	526	565
44	68	92	118	144	171	199	227	257	288	320	353	387	422	459	497	536	576
45	69	94	120	147	174	203	232	262	294	326	360	395	431	468	506	546	587
46	71	96	123	150	178	207	237	268	300	333	367	403	439	477	516	556	598
47	73	98	125	153	182	211	242	273	306	340	374	410	448	486	526	567	609
48	74	101	128	156	185	216	247	279	312	346	382	418	456	495	536	577	621
49	76	103	131	160	189	220	252	285	318	353	389	426	465	504	545	588	632
51	77	105	134	163	193	225	257	290	325	360	397	434	473	514	555	599	643
52	79	107	136	167	197	229	262	296	331	367	404	443	482	523	565	609	655
53	81	110	139	170	202	234	268	302	338	374	412	451	491	532	575	620	666
54	83	112	142	174	206	239	273	308	344	381	419	459	499	542	585	630	678
55	85	115	146	177	210	244	278	314	350	388	427	467	508	551	595	641	689
57	86	117	149	181	214	248	284	320	357	395	434	475	516	560	605	651	700
58	88	120	152	185	219	253	289	325	363	402	441	482	525	569	614	662	712
59	90	122	155	188	223	258	294	331	369	408	449	490	533	578	624	672	723
60	92	125	158	192	227	263	299	337	375	415	456	498	541	586	633	682	734
62	94	127	161	196	231	267	304	342	381	421	463	505	549	595	642	692	745
63	96	130	164	199	235	272	309	348	387	428	469	512	557	603	651	702	755
64	98	132	167	203	239	276	314	353	393	434	476	519	564	611	660	711	766
66	100	134	170	206	243	281	319	358	398	440	482	526	571	619	668	720	776
67	102	137	173	209	247	285	324	363	404	445	488	532	578	626	676	729	786
68	103	139	176	213	251	289	328	368	409	451	494	538	585	633	684	738	796
70	105	142	179	216	254	293	332	373	414	456	499	544	591	639	691	746	806
71	107	144	182	219	258	297	337	377	419	461	504	549	596	646	698	754	815
72	109	146	184	223	261	301	341	381	423	465	509	554	602	651	704	762	824
73	111	149	187	226	265	305	345	386	427	470	513	559	606	656	710	769	834
75	113	151	190	229	268	308	348	389	431	474	517	563	611	661	716	776	842
76	115	153	193	232	272	312	352	393	434	477	521	566	614	666	721	782	851
77	116	156	195	235	275	315	355	396	437	480	524	569	618	669	726	789	860
79	118	158	198	238	278	318	358	399	440	482	526	572	620	673	730	795	869
80	120	160	200	240	280	320	361	401	442	484	528	574	623	676	734	800	877

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Optional Investment or Dividend Investment Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
20	$96	$135	$175	$216	$259	$304	$351	$399	$450	$503	$558	$615	$674	$734	$797	$862
21	96	134	174	216	259	304	350	399	450	503	557	614	674	734	797	862
22	95	134	174	216	259	304	350	398	449	502	557	614	673	734	796	862
23	95	134	174	216	259	303	350	398	449	502	557	614	673	734	796	862
24	95	133	174	215	258	303	350	398	449	502	557	614	673	733	796	861
25	94	133	173	215	258	303	349	398	449	502	557	614	672	733	796	861
26	94	133	173	215	258	303	349	397	448	501	556	613	672	733	796	861
27	94	133	173	214	258	302	349	397	448	501	556	613	672	733	796	861
28	93	132	172	214	257	302	349	397	448	501	556	613	672	732	795	861
29	93	132	172	214	257	302	348	397	448	501	555	612	672	732	795	861
30	93	132	172	213	257	302	348	396	447	500	555	612	671	732	795	860
31	92	131	171	213	256	301	348	396	447	500	555	612	671	732	795	860
32	92	131	171	213	256	301	347	396	447	500	555	612	671	731	794	860
33	92	131	171	212	256	301	347	395	446	499	554	611	670	731	794	860
34	91	130	170	212	255	300	347	395	446	499	554	611	670	731	794	860
35	91	130	170	212	255	300	346	395	446	499	554	611	670	730	793	859
36	90	129	170	212	255	300	346	394	445	498	553	610	669	730	793	859
37	90	129	169	211	255	299	346	394	445	498	553	610	669	729	793	859
38	90	129	169	211	254	299	346	394	445	498	552	609	668	729	792	859
39	89	128	169	211	254	299	346	394	445	497	552	609	668	728	792	858
40	89	128	169	211	254	299	345	393	444	497	552	608	667	728	791	857
41	88	128	168	210	254	299	345	393	444	497	551	608	667	727	790	857
42	88	127	168	210	254	298	345	393	444	496	551	607	666	726	790	856
43	88	127	168	210	253	298	345	393	443	496	550	606	665	726	789	856
44	87	127	168	210	253	298	344	392	443	495	549	606	664	725	788	855
45	87	127	168	210	253	298	344	392	442	494	548	605	663	724	787	854
46	87	126	167	209	253	298	344	391	442	494	548	604	662	722	786	853
47	86	126	167	209	253	297	343	391	441	493	547	603	661	721	785	852
48	86	126	167	209	252	297	343	390	440	492	546	601	660	720	783	851
49	85	126	167	209	252	297	342	390	439	491	544	600	658	718	782	849
50	85	125	166	209	252	296	342	389	439	490	543	599	656	716	780	848
51	85	125	166	208	252	296	342	388	438	489	542	597	655	715	778	846
52	84	125	166	208	251	296	341	388	437	488	540	595	653	713	776	844
53	84	125	166	208	251	295	341	387	436	486	539	593	651	710	774	843
54	84	124	166	208	251	295	340	386	435	485	537	592	649	708	772	841
55	84	124	166	208	251	295	340	386	434	484	535	589	646	705	769	838

ash or Loan Values on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
10	$23	$67	$114	$169	$24	$53	$156	$270	$410	$61	$140	$376	$654	$924
10	24	69	118	176	24	54	159	276	418	61	140	376	654	924
11	25	72	123	183	25	55	163	282	427	61	140	375	654	924
11	26	75	129	191	25	57	166	288	436	61	139	375	654	924
12	27	79	134	198	26	58	170	294	446	61	139	375	654	924
12	28	82	139	206	26	60	174	301	456	61	139	375	654	924
13	29	85	145	215	27	61	178	308	466	61	139	375	654	924
14	31	89	151	223	28	63	182	315	476	61	139	375	654	924
14	32	93	158	232	28	65	186	322	486	61	139	375	653	924
15	33	97	164	242	29	66	191	329	497	61	139	375	653	924
16	35	101	171	251	30	68	195	337	508	61	140	375	653	924
16	36	106	178	261	31	70	200	344	519	61	140	375	653	924
17	38	110	186	271	31	72	204	352	531	62	140	375	653	923
18	40	115	193	281	32	74	209	360	542	62	140	375	653	923
19	41	120	201	291	33	76	214	368	554	62	140	375	652	923
19	43	125	209	302	34	78	219	377	566	62	140	375	652	923
20	45	130	218	313	35	81	225	385	578	62	140	375	652	923
21	47	136	226	324	35	83	230	394	590	62	140	375	652	923
22	49	142	235	335	36	85	236	402	602	62	140	375	651	922
23	52	148	244	346	37	88	241	411	614	62	140	375	651	922
24	54	154	253	358	38	90	247	420	626	62	141	375	651	922
25	57	160	262	369	39	93	252	428	639	62	141	376	650	922
27	60	167	272	381	41	95	258	437	651	63	141	376	650	921
28	63	173	281	392	42	98	264	446	663	63	142	376	649	921
29	66	180	291	404	43	100	269	454	676	63	142	376	649	920
31	69	187	301	416	45	103	275	463	688	63	142	376	648	920
32	72	194	311	427	46	106	281	471	700	64	143	376	647	919
33	76	201	321	439	47	109	286	479	712	64	143	376	646	919
35	79	208	330	450	49	111	292	487	724	64	144	376	645	918
36	83	215	340	462	50	114	297	495	735	64	144	376	644	917
38	86	223	350	473	52	116	302	502	746	65	144	376	642	916
39	90	230	360	484	53	119	307	509	758	65	145	376	641	915
41	94	238	370	495	54	122	312	516	769	65	145	376	639	914
43	97	245	380	505	56	124	317	523	779	66	146	375	637	913
45	101	253	390	516	57	127	322	529	790	66	147	375	635	912
47	105	261	400	527	58	130	327	535	800	67	147	375	633	910
49	109	268	409	537	60	132	331	540	810	67	148	375	631	909
51	113	276	419	548	61	135	336	545	820	68	149	375	628	907
53	117	283	428	560	63	137	340	549	830	69	150	375	625	905
55	121	291	437	571	64	140	343	553	840	69	151	374	622	903
58	125	298	446	584	65	142	347	556	849	70	152	374	618	900
59	129	305	456	596	67	145	350	559	859	71	153	374	615	898
62	133	312	466	609	68	147	353	562	868	71	154	373	611	895
64	137	319	476	622	70	149	355	565	877	72	155	372	608	892

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life (Endowment at 85) Policies of $1,000 Each.

Age at Issue.	AT END OF 2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$ 5	$ 12	$ 20	$ 28	$ 36	$ 45	$ 54	$ 63	$ 82	$ 92	$102	$112	$123	$133	$145	$156	$168	$181	[illegible]
21	5	13	21	29	38	47	56	66	85	95	106	116	127	139	150	162	175	187	[illegible]
22	6	14	22	31	40	49	59	69	88	99	110	121	132	144	156	168	181	194	[illegible]
23	6	15	24	33	42	52	62	72	92	103	114	125	137	149	162	175	188	202	[illegible]
24	7	16	25	34	44	54	64	75	95	107	118	130	143	155	168	182	195	208	[illegible]
25	8	17	26	36	46	57	67	78	99	111	123	135	148	161	175	188	203	217	[illegible]
26	8	18	28	38	48	59	70	82	103	115	128	141	154	167	181	196	210	225	[illegible]
27	9	19	29	40	51	62	74	86	107	120	133	146	160	174	188	203	218	234	[illegible]
28	10	20	31	42	53	65	77	89	112	125	138	152	166	181	196	211	227	243	[illegible]
29	11	21	33	44	56	68	80	93	116	130	144	158	173	188	203	219	235	252	[illegible]
30	11	23	34	46	59	71	84	97	121	135	149	164	179	195	211	227	244	261	[illegible]
31	12	24	36	49	61	74	88	102	126	140	155	171	186	202	219	236	253	271	[illegible]
32	13	25	38	51	64	78	92	106	131	146	161	177	194	210	227	245	262	280	[illegible]
33	14	27	40	53	67	81	96	111	136	152	168	184	201	218	236	254	272	291	[illegible]
34	15	29	42	56	70	85	100	116	141	158	174	191	209	227	245	263	282	301	[illegible]
35	16	30	44	59	74	89	105	121	147	164	181	199	217	235	254	273	292	311	[illegible]
36	17	32	47	62	77	93	110	126	153	170	188	207	225	244	263	283	302	322	[illegible]
37	19	34	49	65	81	97	114	132	159	177	196	215	234	253	273	293	313	333	[illegible]
38	20	35	51	68	85	102	119	138	165	184	203	223	242	262	283	303	324	344	[illegible]
39	21	37	54	71	89	106	125	143	172	191	211	231	251	272	293	313	334	356	[illegible]
40	22	39	57	74	93	111	130	150	179	199	219	240	261	282	303	324	346	367	[illegible]
41	24	42	60	78	97	116	136	156	186	206	227	248	270	291	313	335	357	379	[illegible]
42	25	44	63	82	101	121	142	162	193	214	236	257	279	301	324	346	368	390	[illegible]
43	27	46	66	86	106	127	148	169	200	222	244	267	289	312	334	357	380	402	[illegible]
44	29	48	69	90	111	132	154	176	208	230	253	276	299	322	345	368	391	414	[illegible]
45	30	51	72	94	115	138	160	183	215	238	262	285	309	332	356	379	403	426	[illegible]
46	32	53	75	98	120	143	166	190	223	247	271	295	319	343	367	391	415	439	[illegible]
47	34	56	79	102	125	149	173	197	231	255	280	304	329	354	378	402	427	451	[illegible]
48	35	59	82	106	130	155	180	204	239	264	289	314	339	364	389	414	439	463	[illegible]
49	37	61	86	111	136	161	186	212	247	273	298	324	350	375	401	426	451	476	[illegible]
50	39	64	90	115	141	167	193	219	255	282	308	334	360	386	412	438	463	488	[illegible]
51	41	67	93	120	146	173	200	227	264	291	317	344	371	397	424	450	476	501	[illegible]
52	43	70	97	124	152	180	207	235	272	300	327	355	382	409	436	462	488	514	[illegible]
53	45	73	101	129	158	186	214	243	281	309	337	365	393	420	447	474	501	527	[illegible]
54	47	76	105	134	163	193	222	251	290	319	347	376	404	432	460	487	514	541	[illegible]
55	49	79	109	139	169	199	229	259	299	328	357	387	415	444	472	500	528	555	[illegible]
56	51	82	113	144	175	206	237	268	308	338	368	398	427	456	485	513	542	571	[illegible]
57	54	86	118	150	182	213	245	276	317	348	379	409	439	468	498	527	557	587	[illegible]
58	56	89	122	155	188	221	253	285	327	358	389	420	451	481	512	543	574	606	[illegible]
59	58	92	127	161	194	228	261	294	336	369	401	432	464	495	527	559	593	627	[illegible]
60	61	96	131	166	201	235	270	303	346	379	412	445	478	510	544	578	614	651	[illegible]
61	63	100	136	172	208	243	278	313	357	391	425	458	492	527	563	600	639	680	[illegible]
62	66	103	141	178	215	251	287	323	368	403	438	473	509	546	585	625	668	715	[illegible]
63	68	107	146	184	222	259	296	333	379	416	452	490	528	568	610	655	704	759	[illegible]
64	71	111	151	191	229	268	306	344	392	430	469	509	551	594	641	692	749	816	[illegible]
65	74	116	157	197	237	277	317	356	406	446	488	531	577	626	679	738	808	892	[illegible]

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life (Endowment at 85) Policies of $1,000 Each.

AT END OF																			
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$ 23	$ 40	$ 58	$ 77	$ 96	$116	$137	$158	$190	$213	$237	$261	$287	$313	$341	$369	$399	$429
24	41	60	79	98	119	140	161	194	217	241	266	292	319	347	376	406	437
24	42	61	80	100	121	143	165	197	221	246	271	298	325	354	383	414	445
25	43	62	82	103	124	146	168	201	226	251	277	304	332	361	391	422	454
26	44	64	84	105	126	149	172	205	230	256	282	310	338	368	398	430	463
26	46	65	86	107	129	152	175	209	235	261	288	316	345	375	406	438	472
27	47	67	88	109	132	155	179	213	239	266	293	322	352	382	414	447	481
28	48	68	90	112	135	158	183	218	244	271	299	328	358	390	422	455	490
29	49	70	92	114	138	162	187	222	249	277	305	335	366	397	430	464	500
29	50	72	94	117	141	165	191	227	254	282	311	342	373	405	439	473	509
30	52	73	96	120	144	169	195	231	259	288	318	349	380	413	447	483	519
31	53	75	98	122	147	173	199	236	265	294	324	356	388	422	456	492	529
32	54	77	101	125	150	177	204	241	270	300	331	363	396	430	465	502	540
33	56	79	103	128	154	181	208	246	276	306	338	370	404	438	474	512	550
34	57	81	106	131	157	185	213	251	281	312	344	378	412	447	484	522	561
35	59	83	108	134	161	189	217	257	287	319	351	385	420	456	493	532	571
36	60	85	111	137	165	193	222	262	293	325	358	393	428	465	502	542	582
37	62	87	113	140	168	197	227	267	299	332	366	400	436	474	512	552	593
38	63	89	116	144	172	202	232	273	305	339	373	408	445	483	522	562	604
39	65	91	119	147	176	206	237	279	311	345	380	416	453	492	531	572	615
40	66	94	122	150	180	211	242	284	318	352	387	424	462	500	541	582	625
41	68	96	125	154	184	215	248	290	324	359	395	432	470	509	550	592	636
43	70	98	128	158	188	220	253	296	330	366	402	440	478	518	560	603	647
44	72	101	131	161	193	225	258	302	336	372	409	447	487	527	569	613	658
45	74	103	134	165	197	230	263	307	343	379	417	455	495	536	578	623	669
46	76	106	137	168	201	234	268	313	349	386	424	463	503	545	588	633	679
48	78	108	140	172	205	239	274	319	355	392	431	470	511	553	597	642	690
49	80	111	143	176	209	244	279	324	361	399	438	478	519	562	606	652	700
50	81	113	146	179	213	248	284	330	367	405	445	485	527	570	615	661	710
52	83	116	149	183	217	253	289	335	373	411	451	492	534	578	623	671	720
53	85	118	152	186	221	257	294	340	379	418	458	499	541	585	631	679	730
54	87	121	155	190	225	262	299	346	384	424	464	505	548	593	639	688	740
55	89	123	158	193	229	266	303	351	390	429	470	512	555	600	647	697	749
57	91	126	161	197	233	270	308	356	395	435	476	518	562	607	655	705	759
58	93	128	164	200	237	275	313	361	400	440	482	524	568	614	662	713	768
59	95	131	167	204	241	279	317	366	405	446	487	530	574	620	669	721	777
61	97	133	170	207	245	283	322	370	410	451	492	535	579	626	675	728	786
62	99	136	173	211	249	287	326	375	415	455	497	540	585	631	681	735	795
64	101	138	176	214	253	291	330	379	419	460	501	545	589	637	688	743	804
65	103	141	179	218	256	295	334	383	423	464	506	549	594	642	694	750	813
67	105	144	182	221	260	299	338	387	427	468	510	553	599	647	700	758	823
68	107	146	185	224	263	303	342	391	431	472	513	557	603	652	706	766	833
69	109	149	188	228	267	306	345	394	434	475	517	561	608	658	713	774	845
71	111	151	191	231	270	310	349	398	438	479	521	566	613	664	720	784	858

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$60	$97	$136	$175	$217	$260	$304	$350	$408	$457	$509	$562	$618	$676	$735	$798	$862	[illegible]
21	60	97	136	175	217	260	304	350	408	457	509	562	618	675	735	798	862	[illegible]
22	60	97	136	175	217	260	304	350	407	457	509	562	618	675	735	798	862	[illegible]
23	60	97	136	175	217	260	304	350	407	457	509	562	618	675	735	797	862	[illegible]
24	60	97	136	175	217	260	304	350	407	457	508	562	617	675	735	797	862	[illegible]
25	60	97	136	175	217	259	304	350	407	457	508	562	617	675	735	797	862	[illegible]
26	60	97	136	175	217	259	304	350	407	457	508	562	617	675	735	797	862	[illegible]
27	60	97	136	175	217	259	304	350	407	457	508	562	617	675	735	797	862	[illegible]
28	60	97	136	175	217	259	304	350	407	457	508	562	617	675	735	797	862	[illegible]
29	60	97	136	175	217	259	304	350	407	457	508	561	617	675	734	797	862	[illegible]
30	60	97	136	175	217	259	304	350	407	457	508	561	617	674	734	797	861	[illegible]
31	60	97	136	175	217	259	304	350	407	456	508	561	617	674	734	796	861	[illegible]
32	60	97	136	175	217	259	304	350	407	456	508	561	616	674	734	796	861	[illegible]
33	60	97	136	176	217	260	304	350	407	456	508	561	616	674	734	796	861	[illegible]
34	60	97	136	176	217	260	304	350	407	456	508	561	616	674	734	796	861	[illegible]
35	60	97	136	176	217	260	304	350	407	456	508	561	616	674	733	796	861	[illegible]
36	60	98	136	176	217	260	304	350	407	456	508	561	616	673	733	795	860	[illegible]
37	61	98	136	176	217	260	304	350	407	456	508	561	616	673	733	795	860	[illegible]
38	61	98	136	176	217	260	304	350	407	456	507	560	616	673	732	795	860	[illegible]
39	61	98	137	176	218	260	305	350	407	456	507	560	615	672	732	794	859	[illegible]
40	61	98	137	177	218	261	305	351	407	457	507	560	615	672	732	794	859	[illegible]
41	61	98	137	177	218	261	305	351	408	457	507	560	615	672	731	793	858	[illegible]
42	61	99	137	177	219	261	305	351	408	457	507	560	614	671	731	793	858	[illegible]
43	62	99	138	178	219	262	306	351	408	457	507	559	614	671	730	792	857	[illegible]
44	62	99	138	178	220	262	306	352	408	457	507	559	613	670	729	791	857	[illegible]
45	62	100	139	179	220	263	306	352	408	457	507	559	613	669	728	791	856	[illegible]
46	62	100	139	179	220	263	307	352	408	456	506	558	612	669	728	790	855	[illegible]
47	63	101	140	180	221	263	307	352	408	456	506	558	612	668	727	789	854	[illegible]
48	63	101	140	180	221	264	307	352	408	456	506	557	611	667	725	787	853	[illegible]
49	63	101	141	181	222	264	308	353	408	456	505	556	610	666	724	786	852	[illegible]
50	64	102	141	181	222	265	308	353	408	456	505	556	609	664	723	785	851	[illegible]
51	64	102	142	182	223	265	308	353	408	455	504	555	608	663	721	783	850	[illegible]
52	65	103	142	182	224	266	309	353	408	455	503	554	606	661	720	781	848	[illegible]
53	65	104	143	183	224	266	309	353	408	455	503	553	605	660	718	780	849	[illegible]
54	65	104	144	184	225	267	310	353	408	454	502	552	603	658	716	777	844	[illegible]
55	66	105	145	185	226	268	310	354	408	454	501	550	602	656	713	775	842	[illegible]
56	67	106	145	186	227	268	311	354	408	453	500	549	600	654	711	772	840	[illegible]
57	67	107	146	187	228	269	311	354	408	453	499	547	598	651	708	770	837	[illegible]
58	68	107	147	188	229	270	312	355	408	452	498	546	595	648	705	766	835	[illegible]
59	69	108	148	189	230	271	313	355	407	451	497	544	593	645	701	763	831	[illegible]
60	69	109	150	190	231	272	313	355	407	450	495	541	590	642	698	759	828	[illegible]
61	70	110	151	191	232	273	314	355	407	449	493	539	587	638	694	755	825	[illegible]
62	71	112	152	193	233	274	315	355	406	448	492	537	584	635	690	751	821	[illegible]

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

	AT END OF																			
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
1	$ 7	$14	$21	$28	$ 36	$ 44	$ 52	$ 61	$ 70	$ 79	$ 88	$ 98	$108	$119	$130	$141	$152	$164	$177
2	7	14	22	30	38	46	55	64	73	82	92	102	113	124	135	147	159	171	184
3	7	15	23	31	39	48	57	66	76	86	96	107	118	129	141	153	165	178	191
4	8	16	24	32	41	50	59	69	79	89	100	111	123	134	147	159	172	185	199
5	8	16	25	34	43	52	62	72	82	93	104	116	128	140	153	166	179	193	207
6	8	17	26	35	44	54	65	75	86	97	109	121	133	146	159	172	186	201	215
7	9	18	27	37	46	57	67	78	90	101	113	126	139	152	166	180	194	209	224
8	9	18	28	38	48	59	70	82	93	106	118	131	144	158	172	187	202	217	233
9	9	19	29	40	51	62	73	85	97	110	123	137	151	165	179	195	210	226	242
0	10	20	31	42	53	64	76	89	102	115	128	142	157	172	187	202	219	235	252
1	10	21	32	43	55	67	80	93	106	120	134	148	133	179	195	211	227	244	261
2	11	22	33	45	58	70	83	97	111	125	140	155	170	186	202	219	236	254	271
3	11	23	35	47	60	73	87	101	115	130	145	161	177	194	211	228	245	263	281
4	12	24	36	49	63	76	91	105	120	136	153	168	185	202	219	237	255	273	292
5	12	25	38	52	66	80	95	110	125	142	158	175	192	210	228	246	265	283	303
6	13	26	40	54	68	83	99	115	131	148	165	182	200	218	237	256	275	294	213
7	13	27	42	56	71	87	103	120	136	154	172	190	208	227	246	265	285	304	324
8	14	29	43	59	75	91	108	125	142	160	179	197	216	236	255	275	295	315	336
9	15	30	45	61	78	95	112	130	148	167	186	205	225	245	265	285	305	326	347
0	15	31	47	64	81	99	117	136	154	173	193	213	233	254	274	295	316	337	358
1	16	33	50	67	85	103	122	141	161	181	201	221	242	263	284	305	327	348	370
2	17	34	52	70	89	108	127	147	167	188	209	230	251	272	294	316	338	359	381
3	18	36	54	73	93	112	133	153	174	195	216	238	260	282	304	326	348	371	393
4	18	37	57	76	96	117	138	159	181	202	225	247	269	292	314	337	359	382	405
5	19	39	59	80	101	122	143	165	188	210	233	255	278	301	324	347	370	393	416
6	20	41	62	83	105	127	149	172	195	218	241	264	288	311	335	358	382	405	428
7	21	42	64	86	109	132	155	178	202	225	249	273	297	321	345	369	393	416	439
8	22	44	67	90	113	137	160	184	209	233	258	282	307	331	355	380	404	427	451
9	23	46	69	93	117	142	166	191	216	241	266	291	316	341	366	390	415	438	462
0	24	48	72	97	122	147	172	198	223	249	275	300	326	351	376	401	425	450	473
1	25	50	75	100	126	152	178	200	231	257	283	309	335	361	386	411	436	460	484
2	26	52	78	104	131	158	184	211	238	265	292	318	345	371	397	422	447	471	495
3	27	53	81	108	135	163	191	218	246	273	301	328	354	381	407	432	457	482	506
4	28	55	84	112	140	168	197	225	253	281	309	337	364	391	417	443	468	492	516
5	29	58	86	116	145	174	203	232	261	290	318	346	373	400	427	453	478	503	527

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																			
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	$8	$23	$38	$54	$71	$88	$106	$125	$144	$165	$186	$208	$231	$254	$279	$305	$332	$360	$389	[illegible]
22	8	23	39	55	72	90	108	128	147	168	190	212	236	260	285	311	339	367	397	[illegible]
23	8	23	39	56	74	92	111	130	151	172	194	217	241	266	291	318	346	375	405	[illegible]
24	8	24	40	57	75	94	113	133	154	176	198	222	246	271	298	325	354	383	414	[illegible]
25	8	24	41	59	77	96	116	136	157	179	203	227	251	277	304	332	361	392	423	[illegible]
26	8	25	42	60	79	98	118	139	161	184	207	232	257	283	311	340	369	400	432	[illegible]
27	8	25	43	61	80	100	121	142	164	188	212	237	263	290	318	347	378	409	442	[illegible]
28	8	25	44	62	82	102	123	145	168	192	216	243	269	296	325	355	386	418	452	[illegible]
29	8	26	44	64	84	105	126	149	172	196	221	248	275	303	332	363	395	428	462	[illegible]
30	8	26	45	65	86	107	129	152	176	201	226	253	281	310	340	371	403	437	472	[illegible]
31	8	27	46	67	88	109	132	156	180	205	232	259	287	317	348	379	413	447	483	[illegible]
32	8	27	47	68	90	112	135	159	184	210	237	265	294	324	355	388	422	457	493	[illegible]
33	8	28	48	69	92	114	138	163	188	215	242	271	301	332	364	397	431	467	504	[illegible]
34	8	28	49	71	94	117	141	167	193	220	248	277	308	339	372	406	441	477	515	[illegible]
35	8	29	50	73	96	120	145	170	197	225	254	284	315	347	380	415	450	487	526	[illegible]
36	8	29	51	74	98	123	148	174	202	230	260	290	322	355	388	424	460	498	537	[illegible]
37	8	30	52	76	100	125	151	178	207	236	266	297	329	362	397	433	470	508	549	[illegible]
38	8	30	54	78	102	128	155	183	211	241	272	303	336	370	406	442	480	519	560	[illegible]
39	8	31	55	79	105	131	159	187	216	247	278	310	344	378	414	451	490	530	571	[illegible]
40	8	31	56	81	107	134	162	191	221	252	284	317	351	386	423	461	500	540	582	[illegible]
41	8	32	57	83	110	137	166	196	226	258	290	324	359	394	432	470	510	551	594	[illegible]
42	8	33	58	85	112	141	170	200	231	263	296	331	366	402	440	479	520	562	606	[illegible]
43	8	33	59	87	115	144	174	205	236	269	303	337	373	410	449	488	530	572	617	[illegible]
44	7	34	61	89	117	147	178	209	241	275	309	344	381	418	457	498	539	583	628	[illegible]
45	7	34	62	90	120	150	181	213	246	280	315	351	388	426	466	507	549	593	640	[illegible]
46	7	35	63	92	122	153	185	218	251	286	321	358	395	434	474	515	558	603	650	[illegible]
47	7	35	64	94	125	156	189	222	256	291	327	364	402	441	482	524	568	613	661	[illegible]
48	7	36	66	96	127	160	193	226	261	296	333	370	409	449	490	532	577	623	672	[illegible]
49	7	36	67	98	130	163	196	230	266	302	339	377	416	456	497	541	586	633	682	[illegible]
50	6	37	68	100	132	166	200	235	270	307	344	383	422	463	505	549	594	642	693	[illegible]
51	6	37	69	102	135	169	203	239	275	312	350	388	428	469	512	556	603	651	702	[illegible]
52	6	38	70	103	137	172	207	243	279	317	355	394	434	476	519	564	610	660	712	[illegible]
53	6	38	71	105	140	175	210	247	284	321	360	400	440	482	525	571	618	668	722	[illegible]
54	5	39	72	107	142	178	214	250	288	326	365	405	446	488	531	577	625	676	730	[illegible]
55	5	39	74	109	144	180	217	254	292	330	370	410	451	493	537	583	631	683	739	[illegible]

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF																		
1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$26	$61	$96	$134	$172	$213	$255	$299	$345	$393	$442	$494	$548	$605	$664	$725	$790	$857	$927
26	60	96	133	172	213	255	299	345	392	442	494	548	605	664	725	789	857	927
26	60	96	133	172	212	255	299	344	392	442	494	548	604	663	725	789	856	927
26	60	96	133	172	212	254	298	344	392	442	494	548	604	663	725	789	856	927
25	60	95	133	171	212	254	298	344	392	441	493	547	604	663	725	789	856	926
25	59	95	132	171	212	254	298	344	391	441	493	547	604	663	724	789	856	926
25	59	95	132	171	211	254	297	343	391	441	493	547	604	663	724	789	856	926
24	59	94	132	171	211	253	297	343	391	441	493	547	603	662	724	788	856	926
24	58	94	131	170	211	253	297	343	390	440	492	546	603	662	724	788	856	926
24	58	94	131	170	210	253	297	342	390	440	492	546	603	662	723	788	855	926
23	58	93	131	170	210	252	296	342	390	440	492	546	602	661	723	788	855	926
23	57	93	130	169	210	252	296	342	390	439	491	545	602	661	723	787	855	926
22	57	93	130	169	210	252	296	342	389	439	491	545	602	661	723	787	855	926
22	56	92	130	169	209	252	296	341	389	439	491	545	601	660	722	787	854	925
21	56	92	129	168	209	251	295	341	389	439	490	545	601	660	722	786	854	925
21	56	92	129	168	209	251	295	341	389	438	490	544	601	660	721	786	854	925
20	55	91	129	168	208	251	295	341	388	438	490	544	600	659	721	786	853	925
20	55	91	128	167	208	250	295	340	388	438	490	544	600	659	720	785	853	924
19	54	90	128	167	208	250	294	340	388	438	489	543	599	658	720	785	853	924
19	54	90	128	167	208	250	294	340	388	437	489	543	599	658	719	784	852	924
18	53	90	127	167	208	250	294	340	387	437	489	542	598	657	719	783	851	924
18	53	89	127	167	207	250	294	340	387	437	488	542	598	656	718	783	851	923
17	52	89	127	166	207	250	294	339	387	436	488	541	597	656	717	782	850	923
16	52	89	127	166	207	250	294	339	387	436	487	541	596	655	716	781	849	922
16	51	88	127	166	207	249	293	339	386	435	486	540	595	654	715	780	849	922
15	51	88	126	166	207	249	293	339	386	435	486	539	594	653	714	779	848	921
14	50	88	126	166	207	249	293	338	385	434	485	538	593	652	713	778	847	920
14	50	87	126	166	207	249	293	338	385	434	484	537	592	650	711	776	845	920
13	49	87	126	165	206	249	292	338	384	433	483	536	591	649	710	775	844	919
12	49	37	125	165	206	249	292	337	384	432	482	535	590	647	708	773	843	918
12	48	86	125	165	206	248	292	337	383	431	481	533	588	645	706	771	841	917
11	48	86	125	165	206	248	292	337	383	431	480	532	586	644	704	769	839	916
10	48	86	125	165	206	248	292	336	382	430	479	531	585	642	702	767	837	914
9	47	86	125	165	206	248	292	336	382	429	478	529	583	639	700	765	835	913
9	47	85	125	165	206	248	291	336	381	428	477	528	581	637	697	762	833	912

Cash or Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$ 22	$ 39	$ 84	$138	$199	$ 51	$ 88	$193	$318	$468	$107	$ 185	$408	$675	$930
22	23	40	88	143	206	52	90	197	324	476	107	185	407	675	930
23	24	42	91	148	214	53	91	200	330	485	107	185	407	675	929
24	25	44	95	154	222	54	93	204	337	495	107	185	407	675	929
25	26	45	98	160	230	55	95	208	343	504	107	185	407	675	929
26	27	47	102	166	239	56	97	213	350	514	107	185	407	675	929
27	28	49	106	172	247	57	99	217	357	524	107	185	407	675	929
28	29	51	111	179	256	58	101	221	364	534	107	185	407	675	929
29	31	53	115	186	266	60	103	226	371	544	107	185	407	675	929
30	32	55	120	193	276	61	105	230	379	555	107	185	407	674	929
31	33	58	124	201	285	62	107	235	386	565	107	185	407	674	929
32	35	60	129	208	296	63	110	240	394	576	107	185	407	674	929
33	36	62	135	216	306	65	112	245	402	587	107	185	407	674	929
34	38	65	140	224	316	66	115	250	410	598	107	185	407	674	929
35	39	68	146	233	327	68	117	255	418	609	107	185	407	674	929
36	41	70	151	241	338	69	120	261	426	621	107	185	407	673	929
37	43	73	157	250	349	71	122	266	434	632	107	185	407	673	929
38	44	76	164	259	360	72	125	272	442	643	107	186	407	673	929
39	46	80	170	269	372	74	128	277	451	655	107	186	407	672	929
40	48	83	177	278	383	76	130	283	459	666	108	186	407	672	929
41	50	87	184	287	394	77	133	288	467	678	108	187	408	672	929
42	53	90	190	297	406	79	136	294	475	689	108	187	408	671	929
43	55	94	198	307	418	81	139	300	484	700	109	187	408	671	929
44	57	98	205	317	429	83	142	305	492	712	109	188	408	670	929
45	60	102	212	327	441	85	145	311	500	723	109	188	408	669	929
46	62	106	220	337	452	87	148	317	507	734	110	189	408	669	929
47	65	110	227	347	464	88	151	322	515	745	110	189	408	668	929
48	67	114	235	357	475	90	154	327	522	755	111	190	408	667	929
49	70	118	242	367	486	92	157	333	530	766	111	190	408	666	929
50	72	122	250	377	498	94	160	338	537	776	111	191	408	664	929
51	75	127	258	387	508	96	163	343	543	786	112	191	408	663	929
52	78	131	266	397	519	98	166	348	550	796	112	192	408	661	929
53	81	136	274	407	530	100	169	353	556	806	113	193	408	660	929
54	84	140	282	417	540	102	172	357	561	815	114	193	408	658	929
55	87	145	290	427	551	104	175	362	567	824	114	194	408	656	929
56	90	150	298	437	561	105	178	366	571	834	115	195	408	654	929
57	93	155	306	446	572	107	181	370	576	842	116	196	408	651	929
58	96	159	314	456	583	109	184	374	580	851	117	197	408	648	929
59	99	164	322	465	595	111	187	378	583	860	118	198	407	645	929
60	102	169	330	474	607	113	189	381	586	869	119	200	407	642	929

CASH VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

	AT END OF																			
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
1	$5	$9	$16	$23	$30	$38	$46	$54	$72	$72	$80	$89	$99	$119	$120	$130	$141	$153	$174
2	10	17	24	32	40	48	57	75	75	84	94	104	124	125	136	147	159	181
3	10	18	26	34	42	50	59	79	79	88	98	108	129	130	142	154	166	189
4	11	19	27	35	44	53	62	82	82	92	102	113	135	136	148	161	173	196
4	12	20	29	37	46	56	65	85	86	96	107	119	140	142	155	168	181	204
5	13	22	30	39	49	59	69	89	90	101	112	124	146	149	161	175	188	213
6	14	23	32	42	51	61	72	93	94	105	117	129	152	155	169	182	196	221
6	15	24	34	44	54	65	75	97	98	110	123	135	158	162	176	190	205	230
7	16	26	36	46	57	68	79	101	103	115	128	141	165	169	183	198	213	239
8	18	28	38	49	60	71	83	105	108	121	134	148	172	176	191	207	222	248
9	19	29	40	51	63	75	87	110	113	126	140	154	179	184	200	215	232	258
10	20	31	42	54	66	78	91	114	118	132	146	161	186	192	208	224	241	268
10	21	33	45	57	69	82	96	119	123	138	153	168	194	200	217	234	251	278
11	22	35	47	60	73	86	100	124	129	144	160	176	202	209	226	243	261	289
12	24	37	50	63	76	90	105	130	135	151	167	183	210	217	235	253	271	299
13	26	39	52	66	80	95	110	135	141	157	174	191	219	226	244	263	281	310
14	28	41	55	69	84	99	115	141	148	164	182	199	227	236	254	273	292	321
15	30	43	58	73	88	104	120	147	154	172	190	208	236	245	264	283	303	333
17	31	46	61	77	93	109	126	153	161	179	198	216	245	255	274	294	314	344
18	33	48	64	80	97	114	132	160	168	187	206	225	255	264	284	305	325	355
19	35	51	67	84	102	120	138	166	175	195	214	234	264	274	295	316	336	367
21	37	54	71	89	107	125	144	173	183	203	223	243	274	285	306	327	348	379
22	39	57	74	93	112	131	150	180	190	211	232	252	284	295	316	338	359	391
24	41	60	78	97	117	137	157	187	198	219	240	262	294	305	327	349	371	403
25	44	63	82	102	122	143	163	195	206	228	249	271	304	316	338	360	382	415
27	46	66	86	107	127	149	170	202	214	236	259	281	314	326	349	372	394	426
28	49	69	90	111	133	155	177	209	222	245	268	291	324	337	360	383	406	438
30	51	72	94	116	139	161	184	217	230	254	277	301	334	348	371	394	417	450
32	54	76	98	121	144	168	191	225	239	263	287	311	345	358	382	406	429	462
33	56	79	102	126	150	174	198	233	247	272	296	320	355	369	393	417	440	473
35	59	83	107	131	156	181	205	240	256	281	306	330	365	380	404	428	452	485
37	62	86	111	136	162	187	213	248	264	290	315	340	376	390	415	439	463	496
39	64	90	116	142	168	194	220	256	273	299	325	350	386	401	426	450	474	507
41	67	94	120	147	174	201	228	265	281	308	334	360	396	411	436	461	485	518
43	70	97	125	152	180	208	235	273	290	317	344	370	406	422	447	471	495	529
45	73	101	130	158	186	215	243	281	299	326	353	380	416	432	457	482	506	540
47	76	105	134	164	193	222	251	289	307	335	363	390	426	442	467	492	517	551
49	79	109	139	169	199	229	258	297	316	344	372	399	436	452	477	503	527	562
51	82	113	144	175	205	236	266	305	325	353	381	409	445	462	488	513	538	573
53	85	117	149	180	212	243	273	313	333	362	390	418	455	472	498	524	550	585
56	88	121	154	186	218	250	281	321	341	370	399	427	465	482	509	535	561	597
58	92	125	159	192	224	257	288	329	349	379	408	436	475	492	520	547	574	610
60	95	129	164	197	231	263	295	337	357	387	417	446	485	503	531	559	586	623
62	98	133	169	203	237	270	302	344	365	396	426	456	495	515	543	571	599	636
64	101	137	173	208	243	277	309	352	374	405	436	466	507	526	555	584	612	650
66	104	141	178	214	249	283	317	360	382	414	446	477	518	539	568	597	626	665

CASH VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																			
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$18	$32	$48	$64	$81	$98	$116	$135	$165	$175	$196	$218	$241	$275	$290	$316	$342	$370	[illegible]
21	18	33	49	66	83	100	119	138	168	179	201	223	246	281	296	323	350	378	[illegible]
22	19	34	50	67	85	103	122	141	172	183	205	228	252	287	303	330	358	387	[illegible]
23	19	35	52	69	87	105	125	145	176	187	210	233	258	293	310	337	366	395	[illegible]
24	20	36	53	71	89	108	128	148	180	192	215	239	264	300	317	345	374	404	[illegible]
25	21	37	55	73	91	111	131	152	184	196	220	244	270	306	324	352	382	413	[illegible]
26	22	39	56	75	94	114	134	156	188	201	225	250	276	313	331	361	391	423	[illegible]
27	22	40	58	77	96	116	137	159	192	206	230	256	283	320	339	369	400	433	[illegible]
28	23	41	59	79	99	119	141	163	197	211	236	262	289	327	347	377	409	442	[illegible]
29	24	42	61	81	101	122	145	167	201	216	242	268	296	335	355	386	418	452	[illegible]
30	25	43	63	83	104	126	148	172	206	221	248	275	303	343	363	395	428	462	[illegible]
31	26	45	65	85	107	129	152	176	211	227	254	281	310	350	372	404	438	473	[illegible]
32	27	46	66	88	109	132	156	180	216	232	260	288	318	358	380	413	448	483	[illegible]
33	27	48	68	90	112	136	160	185	221	238	266	295	325	367	389	423	458	494	[illegible]
34	28	49	70	92	115	139	164	190	226	244	273	302	333	375	398	433	468	505	[illegible]
35	29	50	72	95	119	143	168	194	232	250	279	310	341	384	407	442	479	516	[illegible]
36	30	52	74	98	122	147	173	199	237	256	286	317	349	392	417	452	489	528	[illegible]
37	31	54	77	100	125	151	177	205	243	262	293	324	357	401	426	462	500	539	[illegible]
38	33	55	79	103	128	155	182	210	249	269	300	332	365	410	435	472	511	550	[illegible]
39	34	57	81	106	132	159	186	215	255	275	307	340	373	418	445	482	521	562	[illegible]
40	35	59	83	109	135	163	191	220	261	282	314	347	382	427	454	492	532	573	[illegible]
41	36	60	86	112	139	167	196	226	267	288	321	355	390	436	464	503	543	585	[illegible]
42	37	62	88	115	143	171	201	231	273	295	328	363	398	445	473	513	554	596	[illegible]
43	39	64	91	118	147	176	206	237	279	302	336	371	407	454	483	523	564	608	[illegible]
44	40	66	93	121	150	180	211	242	285	308	343	378	415	463	492	533	575	619	[illegible]
45	41	68	96	125	154	185	216	248	291	315	350	386	423	471	501	543	586	631	[illegible]
46	42	70	99	128	158	189	221	253	297	321	357	393	431	480	510	552	596	642	[illegible]
47	44	72	101	131	162	193	226	259	303	328	364	401	439	488	519	562	606	653	[illegible]
48	45	74	104	134	166	198	231	264	309	334	371	408	447	497	528	571	616	663	[illegible]
49	47	76	107	138	169	202	235	270	315	340	377	415	454	505	537	580	626	674	[illegible]
50	48	78	109	141	173	206	240	275	320	347	384	422	462	512	545	589	635	684	[illegible]
51	49	80	112	144	177	211	245	280	326	353	390	429	469	520	553	597	644	694	[illegible]
52	51	82	114	147	181	215	250	285	331	358	396	435	476	527	560	606	653	704	[illegible]
53	52	84	117	150	184	219	254	290	337	364	402	442	482	534	568	613	662	713	[illegible]
54	53	86	120	154	188	223	259	295	342	370	408	448	488	541	574	621	670	723	[illegible]
55	55	88	122	157	192	227	263	300	347	375	414	453	494	547	581	628	677	731	[illegible]
56	56	90	125	160	195	231	268	305	352	380	419	459	500	552	587	634	684	739	[illegible]
57	58	93	128	163	199	235	272	309	357	385	424	464	505	557	592	640	691	747	[illegible]
58	59	95	130	166	203	239	276	313	361	389	428	468	509	562	597	645	698	755	[illegible]
59	61	97	133	169	206	243	280	318	365	394	433	472	513	566	602	650	704	763	[illegible]
60	62	99	136	172	210	247	284	322	369	398	436	476	517	570	606	655	709	770	[illegible]
61	64	101	138	176	213	250	288	325	373	401	440	479	520	574	610	660	715	777	[illegible]
62	65	103	141	179	216	254	291	329	376	404	443	482	524	577	613	664	720	783	[illegible]
63	67	105	143	181	219	257	295	332	380	407	446	486	527	580	617	668	724	789	[illegible]
64	68	107	146	184	222	260	298	335	383	410	449	489	530	582	620	671	728	795	[illegible]
65	70	109	148	187	226	263	301	338	386	414	452	492	533	587	623	674	732	800	[illegible]

CASH VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF																		
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$56	$92	$129	$167	$208	$249	$293	$339	$396	$435	$487	$541	$597	$666	$717	$781	$847	$917
56	92	129	167	207	249	293	339	396	435	487	541	597	666	717	780	847	917
56	92	129	167	207	249	293	338	396	435	487	541	597	665	717	780	847	917
56	92	129	167	207	249	293	338	396	435	487	541	597	665	716	780	847	917
56	92	129	167	207	249	293	338	396	435	487	541	597	665	716	780	847	917
56	92	129	167	207	249	293	338	396	435	487	540	597	665	716	780	847	917
56	92	129	167	207	249	293	338	396	435	487	540	596	665	716	780	847	916
56	92	129	167	207	249	293	338	396	435	487	540	596	665	716	780	847	916
56	92	129	167	207	249	293	338	396	435	486	540	596	665	716	780	846	916
56	92	129	167	207	249	293	338	396	435	486	540	596	665	716	780	846	916
56	92	129	167	207	249	293	338	395	435	486	540	596	664	716	779	846	916
56	92	129	167	207	249	293	338	395	435	486	540	596	664	715	779	846	916
56	92	129	167	208	249	293	338	395	435	486	540	596	664	715	779	846	916
56	92	129	167	208	249	293	338	395	435	486	540	596	664	715	779	846	916
56	92	129	168	208	249	293	338	395	435	486	540	595	664	715	779	846	916
57	92	129	168	208	250	293	338	395	435	486	539	595	664	715	778	845	916
57	92	129	168	208	250	293	338	396	435	486	539	595	663	714	778	845	915
57	92	129	168	208	250	293	339	396	435	486	539	595	663	714	778	845	915
57	92	130	168	208	250	294	339	396	435	486	539	595	663	714	777	844	915
57	93	130	168	209	250	294	339	396	435	486	539	595	663	713	777	844	915
57	93	130	169	209	251	294	339	396	435	486	539	594	662	713	777	844	915
57	93	130	169	209	251	294	339	396	435	486	539	594	662	712	776	843	914
57	93	131	169	210	251	295	340	397	435	486	539	594	661	712	776	843	914
58	94	131	170	210	252	295	340	397	435	486	538	593	661	711	775	842	914
58	94	132	170	211	252	296	340	397	435	486	538	593	660	711	774	842	913
58	95	132	171	211	253	296	341	397	435	485	538	592	660	710	773	841	913
59	95	133	171	212	253	296	341	397	435	485	537	592	659	709	773	840	912
59	95	133	172	212	254	297	341	397	435	485	537	591	658	708	772	839	911
59	96	134	173	213	254	297	341	397	435	485	536	590	657	707	770	838	911
60	96	134	173	213	255	297	342	397	435	484	536	589	656	706	769	837	910
60	97	135	174	214	255	298	342	397	435	484	535	588	655	704	768	836	909
60	97	135	174	215	256	298	342	397	434	483	534	587	653	703	766	834	908
61	98	136	175	215	256	299	342	398	434	483	533	586	652	701	764	833	907
61	99	137	176	216	257	299	343	398	434	482	532	585	650	699	763	831	906
62	99	138	177	217	258	300	343	398	434	481	531	583	649	697	760	829	905
63	100	139	178	218	259	301	344	398	433	481	530	582	647	695	758	827	903
63	101	139	179	219	260	301	344	398	433	480	529	580	644	692	755	825	902
64	102	141	180	220	260	302	344	398	433	479	527	578	642	690	753	822	900
65	103	142	181	221	261	303	345	398	432	478	526	576	639	687	749	819	898
65	104	143	182	222	263	304	345	398	432	477	524	573	636	683	746	816	896
66	105	144	184	223	264	304	346	398	431	476	522	571	633	680	742	813	894
67	106	145	185	225	265	305	346	398	430	474	520	568	630	676	739	809	892
68	107	147	186	226	266	306	347	398	429	473	518	565	626	672	735	806	889
69	109	148	188	228	267	307	347	397	429	471	516	563	623	669	730	802	886
70	110	150	190	229	269	308	347	397	428	470	514	560	620	665	726	797	883
71	112	152	191	231	270	309	348	398	428	470	513	559	618	661	722	793	879

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	[illegible]
20	$15	$22	$ 30	$ 37	$ 44	$ 52	$ 60	$ 69	$ 78	$ 88	$ 98	$109	$120	$130	$141	$152	$163	[illegible]
21	16	23	31	39	46	54	63	72	82	92	102	113	125	135	146	158	170	[illegible]
22	17	24	32	40	48	57	66	75	85	95	106	118	130	141	152	164	177	[illegible]
23	17	25	34	42	50	59	68	78	89	99	111	123	135	147	159	171	184	[illegible]
24	18	26	35	44	52	62	71	82	92	104	115	128	141	153	165	178	191	[illegible]
25	19	27	37	45	55	64	74	85	96	108	120	133	147	159	172	185	199	[illegible]
26	20	29	38	47	57	67	77	89	100	112	125	139	153	166	179	193	207	[illegible]
27	21	30	40	49	59	70	81	92	104	117	130	144	159	172	186	201	215	[illegible]
28	22	31	42	52	62	73	84	96	109	122	136	150	166	180	194	209	224	[illegible]
29	22	32	44	54	65	76	88	100	113	127	142	157	172	187	202	217	233	[illegible]
30	23	34	46	56	67	79	92	105	118	133	148	163	179	195	210	226	242	[illegible]
31	25	35	48	59	70	83	96	109	123	138	154	170	187	202	219	235	252	[illegible]
32	26	37	50	61	73	86	100	114	129	144	160	177	195	211	227	244	261	[illegible]
33	27	38	52	64	77	90	104	119	134	150	167	184	202	219	236	254	271	[illegible]
34	28	40	54	67	80	94	108	124	140	156	174	192	211	228	245	263	281	[illegible]
35	29	42	56	70	83	98	113	129	146	163	181	200	219	237	255	273	292	[illegible]
36	30	44	59	73	87	102	118	134	152	170	188	208	228	246	265	283	303	[illegible]
37	32	46	62	76	91	107	123	140	158	177	196	216	237	256	275	294	313	[illegible]
38	33	48	64	79	95	111	128	146	165	184	204	225	246	265	285	304	324	[illegible]
39	35	50	67	83	99	116	134	152	171	191	212	233	255	275	295	315	336	[illegible]
40	36	52	70	86	103	121	139	159	178	199	220	242	265	285	305	326	347	[illegible]
41	38	55	73	90	108	126	145	165	186	207	229	251	274	295	316	337	358	[illegible]
42	40	57	76	94	112	131	151	172	193	215	237	260	284	305	327	348	370	[illegible]
43	41	60	80	98	117	137	157	178	200	223	246	270	294	316	338	359	381	[illegible]
44	43	62	83	102	122	142	163	185	208	231	255	279	304	326	348	371	393	[illegible]
45	45	65	87	107	127	148	170	192	216	239	264	289	314	337	359	382	405	[illegible]
46	47	68	90	111	132	154	176	199	223	248	273	298	324	347	370	393	416	[illegible]
47	49	70	94	115	137	160	183	207	231	256	282	308	335	358	382	405	428	[illegible]
48	51	73	98	120	142	166	189	214	239	265	291	318	345	369	393	416	439	[illegible]
49	53	76	102	124	148	172	196	221	247	274	300	328	355	380	404	427	451	[illegible]
50	56	79	106	129	153	178	203	229	255	282	310	328	366	390	415	438	463	[illegible]
51	58	82	110	134	158	184	210	236	264	291	319	347	376	401	425	450	473	[illegible]
52	60	85	114	138	164	190	217	244	272	300	329	357	386	411	436	460	484	[illegible]
53	62	89	118	143	170	197	224	252	280	309	338	367	397	422	447	471	495	[illegible]
54	64	92	122	148	175	203	231	260	289	318	347	377	407	432	457	482	506	[illegible]
55	67	95	126	153	181	209	238	267	297	327	357	387	417	443	468	492	516	[illegible]
56	69	98	130	158	187	216	245	275	305	335	366	396	427	453	478	503	527	[illegible]
57	72	102	135	163	193	222	253	283	313	344	375	406	436	462	488	513	538	[illegible]
58	74	105	139	169	199	229	260	291	322	253	384	415	446	472	498	524	549	[illegible]
59	77	109	143	174	205	236	267	298	330	361	393	424	456	482	509	535	560	[illegible]
60	79	112	148	179	210	242	274	306	338	370	401	433	465	492	519	546	572	[illegible]
61	82	115	152	184	216	248	281	313	345	378	410	442	475	503	530	557	584	[illegible]
62	84	119	157	189	222	255	288	320	353	386	419	452	485	514	542	569	597	[illegible]
63	87	122	161	194	228	261	294	327	361	394	428	462	496	525	554	582	609	[illegible]
64	89	126	165	199	233	267	301	335	369	403	437	472	507	537	566	595	623	[illegible]
65	92	129	170	204	238	273	307	342	377	412	447	483	519	549	579	608	637	[illegible]

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
34	$ 50	$ 67	$ 83	$100	$118	$137	$157	$178	$200	$224	$249	$275	$300	$326	$353	$381	$410
35	51	68	85	102	120	140	160	182	205	229	254	281	307	333	360	389	419
36	52	70	87	104	123	143	164	186	209	234	260	287	313	340	368	397	428
37	53	72	89	107	126	146	167	190	214	239	266	294	320	348	376	406	437
38	54	73	91	109	129	149	171	194	219	244	271	300	327	355	384	415	446
38	55	75	93	112	131	153	175	199	223	250	278	307	334	363	393	424	456
39	57	77	95	114	135	156	179	203	229	255	284	314	342	371	401	433	466
40	58	78	97	117	138	160	183	208	234	261	290	321	349	379	410	443	476
41	59	80	99	119	141	163	187	212	239	267	297	328	357	388	420	452	487
42	61	82	102	122	144	167	192	217	245	273	304	335	365	397	429	463	498
43	62	84	104	125	148	171	196	222	250	280	310	343	374	405	438	473	508
44	64	86	107	128	151	175	201	228	256	286	318	351	382	415	448	483	520
45	65	88	109	131	155	179	206	233	262	293	325	359	391	424	458	494	531
46	67	90	112	135	158	184	210	239	268	300	332	367	400	433	468	505	543
48	69	93	115	138	162	188	215	244	275	306	340	376	409	443	479	516	554
49	70	95	117	141	166	193	221	250	281	314	348	384	418	453	489	527	566
50	72	97	120	145	170	197	226	256	288	321	356	393	427	463	500	538	578
51	74	100	123	148	174	202	231	262	294	328	364	401	436	473	510	549	590
53	76	102	126	152	179	207	237	268	301	336	372	410	446	483	521	561	602
54	78	105	130	156	183	212	242	274	308	343	380	419	455	493	532	572	615
55	80	108	133	159	188	217	248	281	315	351	388	428	465	503	543	584	627
57	82	110	136	163	192	222	254	287	322	358	397	437	474	513	553	595	639
58	84	113	140	167	197	227	260	293	329	366	405	446	484	523	564	607	652
60	86	116	143	171	201	233	265	300	336	373	413	455	493	533	575	618	664
61	88	119	146	175	206	238	271	306	343	381	421	463	502	543	586	630	676
63	91	122	150	179	210	243	277	312	350	388	429	472	512	553	596	641	688
65	93	125	153	184	215	248	283	319	356	396	437	481	521	563	606	652	700
66	95	128	157	188	220	253	288	325	363	403	445	489	530	572	617	663	712
68	97	130	160	192	224	258	294	331	370	410	453	497	539	582	627	674	724
69	99	133	164	196	229	263	299	337	376	417	460	505	547	591	636	684	736
71	102	136	167	199	233	268	305	343	383	424	467	513	555	599	646	695	747
73	104	139	171	203	238	273	310	349	389	431	474	520	563	608	655	705	758
74	106	142	174	207	242	278	315	354	395	437	481	528	571	616	664	714	769
76	108	145	177	211	246	283	320	360	401	443	488	535	578	624	672	724	780
77	111	148	181	215	250	287	325	365	406	449	494	541	585	631	680	733	790
79	113	151	184	219	255	292	330	370	411	455	500	547	591	638	688	741	800
81	115	153	187	222	259	296	335	375	417	460	505	553	597	644	695	750	811
82	117	156	191	226	263	300	339	380	421	465	510	558	603	650	702	758	821
84	120	159	194	230	267	304	344	384	426	469	515	563	608	656	708	766	831
86	122	162	197	233	270	308	348	388	430	473	519	567	612	661	714	773	840
87	124	165	200	237	274	312	351	392	433	477	522	571	616	666	720	780	850
89	126	167	203	240	277	316	355	395	437	480	526	574	620	670	725	787	859
91	129	170	206	243	281	319	358	398	440	483	529	578	624	674	730	794	869
92	131	173	209	246	284	322	361	401	443	486	532	581	627	678	735	800	878
94	133	175	212	249	287	325	364	404	446	489	535	584	631	681	739	805	887
96	135	178	215	252	290	328	367	407	449	493	538	587	634	684	742	811	896

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$ 50	$ 82	$118	$160	$198	$239	$282	$328	$377	$428	$483	$540	$601	$666	$727	$791	$858	[illegible]
21	50	82	118	160	198	239	282	328	377	428	483	540	601	666	727	791	858	[illegible]
22	50	82	118	160	198	239	282	328	377	428	482	540	601	666	727	791	858	[illegible]
23	50	82	118	160	198	239	282	328	377	428	482	540	601	666	727	791	857	[illegible]
24	50	82	118	160	198	239	282	328	376	428	482	540	601	666	727	791	857	[illegible]
25	50	82	118	160	198	239	282	328	376	428	482	540	601	666	727	791	857	[illegible]
26	50	82	118	160	198	239	282	328	376	428	482	540	601	665	727	790	857	[illegible]
27	50	82	118	160	198	239	282	328	376	428	482	540	601	665	726	790	857	[illegible]
28	50	82	118	160	198	239	282	328	376	428	482	540	601	665	726	790	857	[illegible]
29	50	82	118	160	198	239	282	328	376	428	482	540	600	665	726	790	857	[illegible]
30	50	82	118	160	198	239	282	328	376	427	482	539	600	665	726	790	857	[illegible]
31	50	82	118	160	198	239	282	328	376	427	482	539	600	665	726	790	857	[illegible]
32	50	82	119	160	198	239	282	328	376	427	482	539	600	665	726	790	856	[illegible]
33	50	82	119	160	198	239	282	328	376	427	482	539	600	664	725	789	856	[illegible]
34	50	82	119	160	199	239	282	328	376	427	482	539	600	664	725	789	856	[illegible]
35	50	82	119	160	199	239	282	328	376	427	482	539	600	664	725	789	856	[illegible]
36	50	82	119	160	199	239	282	328	376	427	482	539	600	664	725	789	856	[illegible]
37	50	82	119	161	199	240	283	328	376	427	482	539	599	664	725	788	855	[illegible]
38	50	82	119	161	199	240	283	328	376	428	482	539	599	663	724	788	855	[illegible]
39	51	83	119	161	199	240	283	328	377	428	482	539	599	663	724	788	855	[illegible]
40	51	83	119	161	200	240	283	329	377	428	482	538	599	663	723	787	854	[illegible]
41	51	83	120	162	200	241	284	329	377	428	481	538	598	662	723	787	854	[illegible]
42	51	83	120	162	200	241	284	329	377	428	481	538	598	662	722	786	853	[illegible]
43	51	83	120	162	201	241	284	330	377	428	481	538	598	661	722	785	853	[illegible]
44	51	84	121	163	201	242	285	330	378	428	481	538	597	661	721	785	852	[illegible]
45	52	84	121	163	202	242	285	330	378	428	481	537	597	660	720	784	851	[illegible]
46	52	84	122	164	202	243	285	330	378	428	481	537	596	659	720	783	851	[illegible]
47	52	85	122	164	203	243	286	331	378	428	481	536	596	659	719	782	850	[illegible]
48	52	85	123	165	203	244	286	331	378	428	480	536	595	658	717	781	849	[illegible]
49	53	86	123	165	204	244	286	331	378	428	480	535	594	656	716	780	847	[illegible]
50	53	86	123	166	204	244	287	331	378	427	479	534	593	655	715	778	846	[illegible]
51	53	86	124	166	205	245	287	331	378	427	479	534	592	654	713	777	845	[illegible]
52	54	87	125	167	205	246	288	332	378	427	478	533	591	652	712	775	843	[illegible]
53	54	87	125	168	206	246	288	332	378	427	478	532	589	651	710	773	842	[illegible]
54	54	88	126	169	207	247	289	332	378	426	477	531	588	649	708	771	840	[illegible]
55	55	89	127	169	208	248	289	333	378	426	477	530	586	647	706	769	838	[illegible]
56	55	89	127	170	209	248	290	333	378	426	476	529	585	645	703	766	835	[illegible]
57	56	90	128	171	210	249	291	334	379	426	475	527	583	642	700	763	833	[illegible]
58	56	91	129	172	211	250	291	334	379	425	474	526	581	640	697	760	830	[illegible]
59	57	91	130	173	212	251	292	335	379	425	473	524	578	637	694	757	827	[illegible]
60	57	92	131	175	213	252	293	335	379	424	471	522	575	633	690	753	823	[illegible]
61	58	93	133	176	214	253	294	335	378	423	470	520	573	630	687	749	820	[illegible]
62	59	94	134	177	215	254	294	336	378	422	469	517	570	627	683	745	816	[illegible]
63	60	95	135	179	217	256	295	336	378	422	467	516	567	624	679	741	812	[illegible]
64	60	96	136	180	218	257	296	336	378	421	466	514	565	621	675	737	808	[illegible]
65	61	98	138	182	220	258	297	337	378	421	466	513	564	618	672	732	805	[illegible]

Cash or *Loan Values on $1,000 Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$ 8	$17	$54	$ 93	$139	$25	$ 52	$141	$244	$370	$73	$163	$393	$664	$927
8	18	56	97	144	26	54	143	249	377	73	163	393	664	927
8	19	59	101	150	26	55	146	254	385	73	163	393	664	926
9	20	61	105	156	26	56	150	259	393	72	163	393	664	927
9	20	64	109	163	27	57	153	265	401	72	162	392	664	926
10	22	67	114	169	28	59	156	270	410	73	162	392	664	926
10	23	69	118	176	29	60	159	276	418	72	162	392	663	926
11	24	72	123	183	29	62	163	282	427	72	162	392	663	926
11	25	75	129	191	30	63	166	288	436	72	161	392	663	926
12	26	79	134	198	30	65	170	294	446	72	161	391	663	926
12	27	82	139	206	31	66	174	301	456	72	161	391	663	926
13	28	85	145	215	31	68	178	308	466	71	161	391	662	926
13	29	89	151	223	32	70	182	315	476	71	160	391	662	926
14	30	93	158	232	33	71	186	322	486	71	160	390	662	926
14	32	97	164	242	33	73	191	329	497	71	160	390	662	926
15	33	101	171	251	34	75	195	337	508	70	159	390	661	925
16	35	106	178	261	35	77	200	344	519	70	159	389	661	925
16	36	110	186	271	35	79	204	352	531	70	159	389	661	925
17	38	115	193	281	36	81	209	360	542	70	159	389	660	925
18	40	120	201	291	37	83	214	368	554	69	158	389	660	925
19	41	125	209	302	38	85	219	377	566	69	158	388	660	925
20	43	130	218	313	39	87	225	385	578	69	158	388	659	924
20	46	136	226	324	39	90	230	394	590	68	157	388	659	924
21	48	142	235	335	40	92	236	402	602	68	157	388	658	924
22	51	148	244	346	41	94	241	411	614	68	157	387	658	924
23	54	154	253	358	42	97	247	420	626	68	157	387	657	923
24	57	160	262	369	43	99	252	428	639	67	156	387	657	923
26	60	167	272	381	44	102	258	437	651	67	156	387	656	923
27	63	173	281	392	45	104	264	446	663	67	156	386	655	922
28	66	180	291	404	46	107	269	454	676	66	156	386	654	922
29	69	187	301	416	46	109	275	463	688	66	156	386	653	921
30	72	194	311	427	47	112	281	471	700	66	155	385	652	921
32	76	201	321	439	48	114	286	479	712	66	155	385	651	920
33	79	208	330	450	49	117	292	487	724	65	155	384	650	919
34	83	215	340	462	50	119	297	495	735	65	155	384	648	918
36	86	223	350	473	51	122	302	502	746	65	155	383	647	917
37	90	230	360	484	52	124	307	509	758	65	155	383	645	916
39	94	238	370	495	53	127	312	516	769	65	155	382	643	915
40	97	245	380	505	54	129	317	523	779	64	155	382	641	914
42	101	253	390	516	54	131	322	529	790	64	155	381	639	913
43	105	261	400	527	55	134	327	535	800	64	155	381	637	911
45	109	268	409	537	56	136	331	540	810	63	155	380	634	909
46	113	276	419	548	57	138	336	545	820	63	155	379	631	907
48	117	283	428	560	58	141	340	549	830	63	155	379	628	906
50	121	291	437	571	59	143	343	553	840	..	...	...	...	...
51	125	298	446	584	59	145	347	556	849	..	...	...	...	...

* Loan Value during the third year is the Cash Value at end of third year, and so on for other years.

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$6	$13	$20	$28	$36	$44	$52	$60	$69	$79	$88	$98	$108	$118	$129	$140	$152	$164
22	7	14	21	29	37	45	54	63	72	82	92	102	112	123	135	146	158	171
23	7	14	22	30	39	47	56	66	75	85	96	106	117	129	140	152	165	178
24	7	15	23	32	40	49	59	69	79	89	100	111	122	134	146	159	173	186
25	7	16	24	33	42	52	61	71	82	93	104	115	127	139	152	165	179	192
26	8	16	25	34	44	54	64	75	85	97	108	120	133	145	158	172	186	200
27	8	17	26	36	46	56	67	78	89	101	113	125	138	151	165	179	193	208
28	9	18	28	38	48	59	70	81	93	105	118	131	144	158	172	186	201	217
29	9	19	29	39	50	61	73	85	97	110	123	136	150	164	179	194	210	225
30	9	20	30	41	52	64	76	88	101	114	128	142	156	171	186	202	218	234
31	10	20	31	43	55	67	79	92	106	119	133	148	163	178	194	210	227	244
32	10	21	33	45	57	70	83	96	110	124	139	154	170	186	202	219	236	253
33	11	22	34	47	60	73	86	100	115	130	145	161	177	193	210	227	245	263
34	11	23	36	49	62	76	90	105	120	135	151	167	184	201	219	236	254	273
35	12	24	38	51	65	79	94	109	125	141	158	174	192	209	227	246	264	283
36	12	26	39	53	68	83	98	114	130	147	164	182	200	218	236	255	274	293
37	13	27	41	56	71	87	103	119	136	153	171	189	208	226	245	265	284	304
38	14	28	43	58	74	90	107	124	142	160	178	197	216	235	255	274	294	315
39	14	29	45	61	77	94	112	130	148	166	185	205	224	244	264	284	305	326
40	15	31	47	64	81	99	117	135	154	173	193	213	233	253	274	295	316	337
41	16	32	49	67	84	103	122	141	160	180	200	221	242	262	284	305	326	348
42	16	34	51	70	88	107	127	147	167	187	208	229	250	272	294	315	337	359
43	17	35	54	73	92	112	132	153	173	195	216	238	259	281	304	326	348	370
44	18	37	56	76	96	117	137	159	180	202	224	246	269	291	314	336	359	382
45	19	38	59	79	100	121	143	165	187	209	232	255	278	301	324	347	370	393
46	20	40	61	82	104	126	149	171	194	217	240	264	287	311	334	358	381	404
47	20	42	64	86	108	131	154	178	201	225	249	273	297	321	345	368	392	416
48	21	44	66	89	112	136	160	184	208	233	257	282	306	330	355	379	403	427
49	22	45	69	93	117	141	166	191	215	240	266	291	316	340	365	390	414	438
50	23	47	72	96	121	146	172	197	223	248	274	300	325	350	376	400	425	449
51	24	49	74	100	126	152	178	204	230	256	283	309	335	360	386	411	436	460
52	25	51	77	104	130	157	184	211	238	265	291	318	344	370	396	421	446	471
53	26	53	80	107	135	162	190	218	245	273	300	327	354	380	406	432	457	481
54	27	55	83	111	140	168	196	225	253	281	309	336	363	390	416	442	467	492
55	28	57	86	115	144	174	203	232	261	289	317	345	373	400	426	452	477	502
56	29	59	89	119	149	179	209	239	268	297	326	354	382	409	436	462	487	513
57	30	61	92	123	154	185	215	246	276	305	335	363	391	419	445	472	498	523
58	31	63	95	127	159	190	222	253	283	313	343	372	400	428	455	482	508	534
59	33	66	98	131	164	196	228	260	291	321	351	380	409	437	465	492	519	545
60	34	68	102	135	169	202	234	267	298	329	359	389	418	446	475	502	530	557

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF																			
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$15	$30	$47	$64	$81	$100	$119	$139	$159	$181	$203	$227	$251	$276	$302	$329	$358	$387	$418
15	31	48	65	83	102	121	142	163	185	208	231	256	282	309	337	366	396	427
15	32	49	67	85	104	124	145	166	189	212	237	262	288	315	344	373	404	436
16	32	50	68	87	107	127	148	170	193	217	242	268	294	322	351	382	413	446
16	33	51	70	89	109	130	152	174	198	222	247	274	301	329	359	390	422	456
16	34	52	71	91	111	133	155	178	202	227	253	280	308	337	367	399	431	466
17	35	53	73	93	114	136	159	182	207	232	259	286	315	344	375	407	441	476
17	36	55	75	95	117	139	162	186	211	237	264	293	322	352	384	417	451	486
18	36	56	76	98	120	142	166	191	216	243	271	299	329	360	392	426	461	497
18	37	57	78	100	122	146	170	195	221	249	277	306	337	368	401	435	471	508
19	38	59	80	102	125	149	174	200	227	254	283	313	344	377	410	445	481	519
19	39	60	82	105	128	153	178	204	232	260	290	320	352	385	419	455	492	531
19	40	62	84	107	131	156	182	209	237	266	296	328	360	394	429	465	503	542
20	41	63	86	110	135	160	187	214	243	273	303	335	368	403	438	475	514	554
21	42	65	88	113	138	164	191	219	249	279	310	343	377	412	448	486	525	566
21	43	67	91	115	141	168	196	225	255	285	318	351	385	421	458	496	536	578
22	44	68	93	118	145	172	201	230	261	292	325	359	394	430	468	507	547	590
22	46	70	95	121	148	176	205	236	267	299	332	367	402	439	478	517	559	602
23	47	72	98	124	152	181	210	241	273	306	340	375	411	449	488	528	570	614
23	48	74	100	127	156	185	215	247	279	312	347	383	420	458	498	539	582	626
24	49	76	103	131	160	190	220	252	285	319	354	391	428	467	508	549	593	639
25	51	77	105	134	164	194	226	258	292	326	362	399	437	476	518	560	605	651
25	52	79	108	137	167	199	231	264	298	333	369	407	446	486	527	571	616	663
26	53	81	111	140	171	203	236	269	304	340	377	415	454	495	537	581	627	676
27	55	83	113	144	175	208	241	275	310	347	384	423	463	504	547	592	638	688
27	56	86	116	147	179	212	246	281	316	353	391	430	471	513	556	602	650	700
28	57	88	119	150	183	216	251	286	322	360	398	438	479	521	566	612	660	712
29	59	90	121	154	187	221	256	292	328	366	405	445	487	530	575	622	671	724
29	60	92	124	157	191	225	261	297	334	373	412	453	495	538	584	631	682	735
30	62	94	126	160	194	230	265	302	340	379	419	460	502	546	592	641	692	746
31	63	96	129	163	198	234	270	307	346	385	425	466	509	554	601	650	702	758
32	64	98	132	166	202	238	275	312	351	391	431	473	516	561	609	658	711	769
32	66	100	134	170	205	242	279	317	356	396	437	479	523	568	616	667	721	779
33	67	102	137	173	209	246	284	322	361	401	443	485	529	575	623	674	730	790
34	68	104	140	176	213	250	288	327	366	407	448	491	535	581	630	682	738	800
34	70	106	142	179	216	254	292	331	371	411	453	496	540	587	636	689	746	810
35	71	108	145	182	220	258	296	336	375	416	457	500	545	592	642	695	754	820
36	73	110	147	185	223	261	300	340	379	420	462	505	549	596	647	702	762	830
37	74	112	150	188	226	265	304	343	383	424	465	508	553	601	652	707	769	840
37	75	114	152	191	229	268	307	347	387	427	468	511	556	604	656	713	776	849

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	[illegible]
21	$35	$71	$110	$150	$191	$234	$279	$327	$376	$427	$480	$536	$594	$654	$717	$783	$852	[illegible]
22	35	71	110	150	191	234	279	326	375	427	480	536	594	654	717	783	852	[illegible]
23	35	71	110	149	191	234	279	326	375	427	480	535	593	654	717	783	852	[illegible]
24	35	71	110	149	191	234	279	326	375	426	480	535	593	654	717	783	852	[illegible]
25	35	71	110	149	191	234	279	326	375	426	480	535	593	654	717	783	852	[illegible]
26	35	71	110	149	191	234	279	326	375	426	480	535	593	654	717	783	852	[illegible]
27	35	71	110	149	191	234	279	326	375	426	479	535	593	654	717	783	852	[illegible]
28	35	71	110	149	191	234	279	326	375	426	479	535	593	653	717	783	852	[illegible]
29	35	71	110	149	191	234	279	326	375	426	479	535	593	653	716	782	852	[illegible]
30	35	71	110	150	191	234	279	326	375	426	479	535	593	653	716	782	851	[illegible]
31	35	71	110	150	191	234	279	326	375	426	479	535	592	653	716	782	851	[illegible]
32	35	72	110	150	191	234	279	326	375	426	479	534	592	653	716	782	851	[illegible]
33	35	72	110	150	191	234	279	326	375	426	479	534	592	653	716	782	851	[illegible]
34	35	72	110	150	191	234	279	326	375	426	479	534	592	652	715	781	851	[illegible]
35	35	72	110	150	191	234	279	326	375	426	479	534	592	652	715	781	850	[illegible]
36	35	72	110	150	191	235	279	326	375	426	479	534	592	652	715	781	850	[illegible]
37	35	72	110	150	191	235	280	326	375	426	479	534	592	652	715	781	850	[illegible]
38	35	72	110	150	192	235	280	327	375	426	479	534	591	651	714	780	850	[illegible]
39	35	72	110	150	192	235	280	327	375	426	479	534	591	651	714	780	849	[illegible]
40	35	72	111	151	192	235	280	327	375	426	479	534	591	651	713	779	849	[illegible]
41	35	72	111	151	192	236	281	327	376	426	479	533	590	650	713	779	848	[illegible]
42	35	73	111	151	193	236	281	327	376	426	478	533	590	650	712	778	848	[illegible]
43	35	73	111	152	193	236	281	328	376	426	478	533	590	649	712	778	847	[illegible]
44	36	73	112	152	194	237	281	328	376	426	478	532	589	649	711	777	846	[illegible]
45	36	73	112	152	194	237	282	328	376	426	478	532	589	648	710	776	846	[illegible]
46	36	74	112	153	194	237	282	328	376	426	477	531	588	647	709	775	845	[illegible]
47	36	74	113	153	195	238	282	328	376	426	477	531	587	646	708	774	844	[illegible]
48	36	74	113	154	195	238	282	328	376	425	477	530	586	645	707	773	843	[illegible]
49	36	74	114	154	196	238	283	328	376	425	476	529	585	644	705	771	842	[illegible]
50	37	75	114	154	196	239	283	329	376	425	475	528	584	642	704	770	840	[illegible]
51	37	75	114	155	196	239	283	329	376	424	475	528	583	641	702	768	839	[illegible]
52	37	75	115	155	197	240	284	329	376	424	474	527	581	639	701	766	837	[illegible]
53	37	76	115	156	197	240	284	329	375	423	473	525	580	637	699	764	835	[illegible]
54	37	76	116	157	198	241	284	329	375	423	473	524	578	635	696	762	833	[illegible]
55	38	77	117	157	199	241	285	329	375	423	472	523	577	633	694	759	831	[illegible]
56	38	77	117	158	200	242	285	330	375	422	471	521	575	631	691	757	828	[illegible]
57	38	78	118	159	200	243	286	330	375	421	470	520	572	628	688	754	826	[illegible]
58	39	79	119	160	201	243	286	330	375	421	468	518	570	625	685	750	823	[illegible]
59	39	79	120	161	202	244	287	330	374	420	467	516	567	622	681	747	819	[illegible]
60	40	80	121	162	203	245	287	330	374	419	465	513	564	618	677	743	816	[illegible]

Cash or Loan Values on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
5 Years.	10 Years.	15 Years.	20 Years.		3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$25	$70	$119	$177		$25	$60	$160	$276	$ 419	$64	$ 144	$ 376	655	$925
26	73	124	184		26	61	163	282	428	64	144	376	655	925
28	76	129	191		27	63	167	289	437	64	144	376	655	925
29	79	134	199		27	64	171	295	446	64	144	376	654	925
30	82	140	207		28	66	175	301	456	64	144	376	654	925
32	86	146	215		29	68	179	308	466	64	144	376	654	925
33	90	152	224		30	69	183	315	476	64	144	376	654	924
35	93	158	233		31	71	187	322	487	64	144	376	654	924
37	97	165	242		31	73	191	330	498	64	144	376	654	924
38	102	172	252		32	75	196	337	508	64	144	376	654	924
40	106	179	261		33	77	200	345	520	64	144	375	653	924
42	111	186	271		34	79	205	353	531	64	144	375	653	924
44	115	194	281		35	81	210	361	543	64	144	375	653	924
46	120	202	292		36	83	215	369	554	64	144	375	653	924
48	125	210	303		37	85	220	377	566	64	144	375	653	924
51	131	218	313		38	87	225	386	578	64	145	376	652	923
53	136	227	324		39	89	231	394	590	64	145	376	652	923
56	142	236	336		41	92	236	403	602	65	145	376	652	923
58	148	245	347		42	94	242	411	615	65	145	376	652	923
61	154	254	358		43	96	247	420	627	65	145	376	651	922
64	161	263	370		44	99	253	429	639	65	146	376	651	922
67	167	272	381		46	102	259	437	652	65	146	376	650	922
70	174	282	393		47	104	264	446	664	65	146	376	650	921
73	181	292	405		48	107	270	455	676	66	147	376	649	921
76	188	301	416		50	110	276	463	688	66	147	376	648	920
80	195	311	428		51	112	281	471	700	66	147	376	647	920
83	202	321	439		52	115	287	479	712	66	148	376	646	919
87	209	331	451		54	118	292	487	724	67	148	376	645	919
90	216	341	462		55	120	298	495	736	67	149	376	644	918
94	223	351	473		56	123	303	503	747	67	149	376	643	917
97	231	361	484		58	125	308	510	758	68	150	376	641	916
101	238	371	495		59	128	313	517	769	68	150	376	640	915
105	246	381	506		61	131	318	523	780	....	.....	.....	.....	.....
109	253	391	516		62	133	323	530	790	....	.....	.....	.....	.....
113	261	400	527		63	136	327	535	800	....	.....	.....	.....	.....
117	269	410	538		65	138	332	541	811	....	.....	.....	.....	.....
121	276	419	549		66	141	336	545	821	....	.....	.....	.....	.....
125	284	428	560		68	144	340	550	831	....	.....	.....	.....	.....
129	291	438	572		69	146	344	553	840	....	.....	.....	.....	.....
133	299	447	584		70	149	347	557	850	....	.....	.....	.....	.....

Cash or Loan Values on $1,000 Participating Polici

Age at Issue	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowm at end of		
	3 Years	10 Years	15 Years	20 Years	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.
20	$ 8 65	$ 65 00	$116 58	$174 90	$30 15	$156 43	$270 65	$410 03	$89 54	$387 92	$661 24
21	9 21	67 89	122 43	181 92	30 80	159 84	276 44	418 69	89 24	387 68	661 17
22	9 82	70 90	127 50	189 28	31 49	163 34	282 42	427 62	88 95	387 41	660 95
23	10 45	74 05	132 76	196 90	32 20	166 96	288 58	436 81	88 64	387 17	660 74
24	11 11	77 35	138 26	204 82	32 94	170 69	294 93	446 28	88 34	386 90	660 51
25	11 79	80 78	143 97	213 08	33 69	174 54	301 48	456 00	88 01	386 63	660 29
26	12 52	84 36	149 91	221 57	34 48	178 52	308 21	466 00	87 69	386 33	660 06
27	13 27	87 11	156 11	230 40	35 28	182 62	315 13	476 26	87 35	386 07	659 79
28	14 06	92 06	162 57	239 53	36 12	186 84	322 26	486 77	87 00	385 77	659 50
29	14 90	96 10	169 29	248 95	36 99	191 19	329 58	497 52	86 65	385 47	659 22
30	15 78	100 87	176 27	258 64	37 88	195 67	337 08	508 49	86 30	385 17	658 93
31	16 68	104 81	183 54	268 59	38 80	200 26	344 78	519 67	85 92	384 87	658 62
32	17 62	109 44	191 08	278 79	39 75	204 99	352 65	531 04	85 55	384 57	658 30
33	18 63	114 28	198 85	289 22	40 74	209 85	360 70	542 53	85 20	384 29	658 00
34	19 68	119 34	206 89	299 88	41 76	214 85	368 89	554 30	84 83	384 02	657 65
35	20 76	124 56	215 15	310 75	42 80	219 96	377 22	566 15	84 47	383 75	657 30
36	21 90	130 03	223 63	321 80	43 88	225 20	385 66	578 13	84 10	383 53	656 92
37	23 10	135 70	232 33	333 04	44 99	230 56	394 18	590 22	83 74	383 30	656 50
38	24 35	141 57	241 25	344 43	46 13	236 03	402 78	602 39	83 39	383 12	656 06
39	25 65	147 64	250 32	355 97	47 31	241 59	411 44	614 63	83 06	382 94	655 56
40	27 03	153 90	259 58	367 63	48 54	247 22	420 12	626 92	82 75	382 78	655 02
41	28 47	160 30	269 00	379 39	49 80	252 88	428 80	639 24	82 47	382 60	654 42
42	29 97	165 85	278 55	391 22	51 09	258 57	437 45	651 55	82 20	382 42	653 76
43	31 53	173 50	288 20	403 10	52 41	264 26	446 06	663 83	81 96	382 21	653 01
44	33 14	180 28	297 98	415 00	53 76	269 94	454 60	676 07	81 73	381 96	652 17
45	34 80	187 18	307 80	426 80	55 14	275 58	463 02	688 24	81 52	381 68	651 22
46	36 51	194 18	317 75	438 76	56 52	281 17	471 32	700 30	81 35	381 40	650 22
47	38 23	201 25	327 71	450 55	57 90	286 69	479 44	712 23	81 16	381 06	649 07
48	39 98	208 38	337 66	462 25	59 27	292 13	487 39	724 01	80 99	380 69	647 76
49	41 76	215 63	347 65	473 81	60 64	297 50	495 11	735 60	80 83	380 31	646 41
50	43 59	222 96	357 66	485 21	62 01	302 76	502 61	746 98	80 70	379 93	644 91
51	45 46	230 33	367 66	496 46	63 39	307 93	509 83	758 13	80 61	379 54	643 26
52	47 37	237 77	377 59	507 51	64 77	312 98	516 74	769 04	80 56	379 12	641 52
53	49 31	245 26	387 45	518 42	66 16	317 89	523 32	779 72	80 55	378 73	639 59
54	51 27	252 78	397 17	529 25	67 55	322 67	529 52	790 18	80 60	378 37	637 51
55	53 28	260 32	406 77	540 11	68 93	327 30	535 30	800 48	80 68	378 00	635 21
56	55 32	267 84	416 21	551 10	70 35	331 75	540 61	810 62	80 85	377 64	632 66
57	57 40	275 33	425 43	562 27	71 75	336 00	545 40	820 64	81 08	377 26	629 84
58	59 49	282 75	434 51	573 67	73 16	340 00	549 69	830 54	81 36	376 85	626 73
59	61 61	290 07	443 54	585 64	74 55	343 74	553 49	840 32	81 70	376 34	623 31
60	63 73	297 28	452 69	597 84	75 95	347 19	556 90	849 97	82 10	375 76	619 67

sh Values on $1,000 Nonparticipating Economic Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
[illegible] Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
[illegible]	$ 27	$ 67	$114	$169	$30	$ 62	$156	$270	$410	$30	$145	$376	$654	$924
[illegible]	28	69	118	176	30	64	159	276	418	30	145	376	654	924
[illegible]	29	72	123	183	31	65	163	282	427	30	145	375	654	924
[illegible]	30	75	129	191	32	67	166	288	436	30	144	375	654	924
[illegible]	32	79	134	198	32	68	170	294	446	30	144	375	654	924
[illegible]	33	82	139	206	33	70	174	301	456	30	144	375	654	924
[illegible]	34	85	145	215	34	71	178	308	466	30	144	375	654	924
[illegible]	36	89	151	223	35	73	182	315	476	30	144	375	654	924
[illegible]	38	93	158	232	36	75	186	322	486	30	144	375	653	924
[illegible]	39	97	164	242	36	76	191	329	497	30	144	375	653	924
[illegible]	41	101	171	251	37	78	195	337	508	30	145	375	653	924
[illegible]	43	106	178	261	38	80	200	344	519	30	145	375	653	924
[illegible]	45	110	186	271	39	82	204	352	531	30	145	375	653	923
[illegible]	47	115	193	281	40	84	209	360	542	30	145	375	653	923
[illegible]	49	120	201	291	41	86	214	368	554	30	145	375	652	923
[illegible]	51	125	209	302	42	88	219	377	566	30	145	375	652	923
[illegible]	53	130	218	313	43	91	225	385	578	30	145	375	652	923
[illegible]	56	136	226	324	44	93	230	394	590	30	145	375	652	923
[illegible]	58	142	235	335	46	95	236	402	602	30	145	375	651	922
[illegible]	61	148	244	346	47	98	241	411	614	30	145	375	651	922
[illegible]	64	154	253	358	48	100	247	420	626	30	146	375	651	922
[illegible]	67	160	262	369	49	103	252	428	639	30	146	376	650	922
[illegible]	70	167	272	381	51	105	258	437	651	30	146	376	650	921
[illegible]	73	173	281	392	52	108	264	446	663	30	147	376	649	921
[illegible]	76	180	291	404	53	111	269	454	676	31	147	376	649	920
[illegible]	79	187	301	416	55	113	275	463	688	31	147	376	648	920
[illegible]	82	194	311	427	56	116	281	471	700	31	148	376	647	919
[illegible]	86	201	321	439	57	119	286	479	712	31	148	376	646	919
[illegible]	89	208	330	450	59	121	292	487	724	31	149	376	645	918
[illegible]	93	215	340	462	60	124	297	495	735	31	149	376	644	917
[illegible]	96	223	350	473	62	126	302	502	746	32	149	376	642	916
[illegible]	100	230	360	484	63	129	307	509	758	32	150	376	641	915
[illegible]	104	238	370	495	64	132	312	516	769	32	150	376	639	914
[illegible]	107	245	380	505	66	134	317	523	779	32	151	375	637	913
[illegible]	111	253	390	516	67	137	322	529	790	32	152	375	635	912
[illegible]	115	261	400	527	68	140	327	535	800	33	152	375	633	910
[illegible]	119	268	409	537	70	142	331	540	810	33	153	375	631	909
[illegible]	123	276	419	548	71	145	336	545	820	33	154	375	628	907
[illegible]	127	283	428	560	73	147	340	549	830	34	155	375	625	905
[illegible]	131	291	437	571	74	150	343	553	840	34	156	374	622	903
[illegible]	135	298	446	584	75	152	347	556	849	35	157	374	618	900

Loans during the years above stated are the same as the Cash Values [illegible]inable for the end of the years stated.

Cash Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowme at end of			
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.
15	....	....	....	....	....	$ 36	$ 69	$168	$285	$419	$ 97	$176	$403	$676
16	....	....	....	....	....	37	70	171	290	427	97	176	403	676
17	....	....	....	....	....	37	72	175	295	435	97	176	403	676
18	....	....	....	....	....	38	73	178	301	442	97	176	403	676
19	....	....	....	....	....	39	75	181	306	451	97	175	403	676
20	....	....	....	....	....	40	77	185	312	459	97	175	403	676
21	$13	$ 29	$ 80	$138	$199	41	78	188	319	468	97	175	403	676
22	14	31	83	143	207	42	80	192	325	477	97	175	403	676
23	15	32	87	149	214	43	82	196	331	486	97	175	403	676
24	16	34	90	154	222	44	84	200	337	495	97	175	403	676
25	17	36	94	160	231	45	85	204	344	505	97	175	403	676
26	18	38	98	167	239	46	87	208	351	514	97	175	403	675
27	19	39	102	173	248	48	89	212	357	524	97	175	403	675
28	20	41	106	180	257	49	91	217	365	534	97	175	403	675
29	21	44	111	186	266	50	94	221	372	545	97	175	403	675
30	22	46	115	194	276	51	96	226	379	555	97	175	403	675
31	24	48	120	201	286	53	98	231	387	566	97	175	402	675
32	25	50	125	209	296	54	100	236	394	577	97	175	402	675
33	27	53	130	217	306	55	103	240	402	588	97	176	402	674
34	28	55	135	225	317	57	105	246	410	599	97	176	402	674
35	30	58	141	233	328	58	108	251	418	610	98	176	402	674
36	31	61	147	242	338	60	110	256	426	621	98	176	403	674
37	33	64	153	251	350	61	113	262	435	633	98	176	403	674
38	35	67	159	260	361	63	115	267	443	644	98	176	403	673
39	37	70	166	269	372	64	118	273	451	655	98	176	403	673
40	39	74	172	278	383	66	121	278	460	667	98	177	403	673
41	41	77	179	288	395	68	124	284	468	678	98	177	403	672
42	43	81	186	298	407	70	127	290	476	690	99	177	403	672
43	45	84	193	307	418	71	130	295	484	701	99	178	403	671
44	48	88	200	317	430	73	133	301	492	712	99	178	404	671
45	50	92	208	327	441	75	136	307	500	723	100	179	404	670
46	53	96	215	337	453	77	139	312	508	734	100	179	404	669
47	55	100	223	347	464	79	142	318	516	745	101	180	404	668
48	58	104	230	357	476	81	145	323	523	756	101	180	404	667
49	60	109	238	368	487	83	148	328	530	766	101	181	404	666
50	63	113	246	378	498	85	151	333	537	777	102	181	404	665
51	66	117	254	388	509	86	154	338	544	787	102	182	404	663
52	68	122	261	398	520	88	157	343	550	797	103	183	403	662
53	71	126	269	408	530	90	160	348	556	806	104	183	403	660
54	74	131	277	418	541	92	163	353	562	816	104	184	403	658
55	77	136	286	428	551	94	166	357	567	825	105	185	403	656
56	80	140	294	437	562	96	169	362	572	834	106	186	403	654
57	83	145	302	447	573	98	171	366	576	843	107	187	403	651
58	86	150	310	456	584	100	174	370	580	852	107	188	403	649
59	89	155	317	465	595	102	177	373	583	860	108	189	403	646
60	92	160	325	475	607	104	180	377	586	869	109	190	403	642

Cash or Loan Values on $1,000 Common Rate and Preferred Addition Policies.

	Ordinary Life at end of				20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
3	$26	$70	$119	$177	$20	$69	$165	$279	$419	$58	$170	$393	$664	$927
4	28	73	124	184	20	70	168	285	428	57	170	392	664	927
4	29	76	129	191	20	72	172	291	437	57	170	392	663	927
5	30	79	134	199	21	73	176	298	446	57	170	392	663	927
5	32	82	140	207	21	75	179	304	456	57	169	392	663	926
5	33	86	146	215	22	77	184	311	466	56	169	391	663	926
6	35	90	152	224	22	78	188	318	476	56	169	391	663	926
6	36	93	158	233	22	80	192	325	487	56	169	391	662	926
6	38	97	165	242	23	82	196	332	498	55	168	391	662	926
7	40	102	172	252	23	84	201	340	508	55	168	390	662	926
7	41	106	179	261	24	86	205	348	520	55	168	390	661	926
8	43	111	186	271	24	88	210	355	531	54	167	390	661	926
8	45	115	194	281	25	90	215	364	543	54	167	389	661	926
9	47	120	202	292	25	92	220	372	554	53	167	389	660	925
9	50	125	210	303	26	94	225	380	566	53	166	389	660	925
10	52	131	218	313	26	96	230	388	578	53	166	389	660	925
10	54	136	227	324	27	98	236	397	590	52	166	388	659	925
11	57	142	236	336	27	100	241	406	602	52	166	388	659	924
12	59	148	245	347	28	103	247	414	615	51	165	388	658	924
12	62	154	254	358	28	105	252	423	627	51	165	388	658	924
13	65	161	263	370	29	108	258	432	639	50	165	387	657	924
14	68	167	272	381	30	110	263	440	652	50	165	387	656	923
15	71	174	282	393	30	113	269	449	664	49	164	387	656	923
15	74	181	292	405	31	115	275	457	676	49	164	387	655	922
16	78	188	301	416	31	118	280	466	688	48	164	386	654	922
17	81	195	311	428	32	120	286	474	700	48	164	386	653	921
18	84	202	321	439	32	123	291	482	712	47	164	385	652	920
19	88	209	331	451	33	125	296	490	724	47	164	385	650	920
20	91	216	341	462	33	128	302	497	736	46	163	384	649	919
21	95	223	351	473	34	130	307	505	747	46	163	384	647	918
22	98	231	361	484	34	133	312	512	758	45	163	383	645	917
23	102	238	371	495	35	135	317	519	769	45	163	383	644	916
24	106	246	381	506	35	138	321	525	780	45	163	382	642	914
25	110	253	391	516	36	140	326	531	790	44	163	382	639	913
26	114	261	400	527	36	142	330	537	800	44	163	381	637	912
27	118	269	410	538	....	....	....	....	....	....	....	....	....	....
28	122	276	419	549	....	....	....	....	....	....	....	....	....	....
29	126	284	428	560	....	....	....	....	....	....	....	....	....	....
30	130	291	438	572	....	....	....	....	....	....	....	....	....	....
31	134	299	447	584	....	....	....	....	....	....	....	....	....	....

CASH VALUES.

Guaranteed on Ordinary Life Participating Policies of $1,000 Each.

Age at Issue.	AFTER PREMIUMS HAVE BEEN PAID FOR										
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
20	$7 36	$14 95	$22 79	$30 86	$39 20	$47 79	$56 65	$65 79	$75 21	$126 75	$185
21	7 65	15 54	23 68	32 07	40 73	49 66	58 86	68 35	78 12	131 61	195
22	7 95	16 15	24 61	33 34	42 33	51 61	61 17	71 02	81 17	136 66	200
23	8 27	16 80	25 59	34 66	44 01	53 64	63 57	73 81	84 36	141 92	207
24	8 60	17 47	26 61	36 04	45 76	55 77	66 09	76 72	87 67	147 39	215
25	8 94	18 17	27 68	37 48	47 58	57 99	68 71	79 75	91 12	153 07	223
26	9 31	18 91	28 79	38 98	49 49	60 31	71 45	82 92	94 73	158 98	232
27	9 69	19 67	29 95	40 56	51 48	62 73	74 31	86 23	98 50	165 13	240
28	10 08	20 47	31 17	42 20	53 56	65 25	77 29	89 68	102 42	171 53	249
29	10 49	21 31	32 45	43 92	55 73	67 90	80 41	93 28	106 50	178 16	258
30	10 93	22 19	33 78	45 72	58 01	70 66	83 67	97 03	110 76	185 05	268
31	11 39	23 11	35 17	47 60	60 39	73 54	87 05	100 94	115 19	192 20	278
32	11 85	24 06	36 63	49 56	62 87	76 53	90 58	105 00	119 81	199 60	287
33	12 35	25 08	38 16	51 62	65 46	79 67	94 27	109 25	124 63	207 26	298
34	12 88	26 13	39 76	53 77	68 16	82 94	98 11	113 68	129 65	215 16	308
35	13 42	27 23	41 42	56 00	70 97	86 34	102 12	118 29	134 86	223 28	318
36	14 00	28 38	43 16	58 33	73 91	89 90	106 30	123 09	140 29	231 60	329
37	14 58	29 57	44 96	60 77	76 98	93 61	110 65	128 09	145 91	240 12	340
38	15 21	30 83	46 87	63 32	80 20	97 48	115 18	133 27	151 74	248 84	351
39	15 86	32 14	48 85	65 99	83 54	101 52	119 88	138 64	157 76	257 72	363
40	16 55	33 53	50 94	68 78	87 04	105 70	124 76	144 19	163 95	266 77	375
41	17 26	34 97	53 11	71 68	90 65	110 08	129 79	149 88	170 28	275 96	384
42	18 02	36 47	55 37	74 68	94 40	114 50	134 94	155 70	176 75	285 27	393
43	18 79	38 03	57 70	77 78	98 25	119 07	140 21	161 64	183 34	294 69	407
44	19 61	39 65	60 12	80 98	102 20	123 74	145 59	167 70	190 06	304 22	418
45	20 44	41 32	62 60	84 24	106 21	128 50	151 05	173 86	196 87	313 81	429
46	21 31	43 03	65 13	87 56	110 31	133 34	156 62	180 11	203 78	323 47	441
47	22 20	44 77	67 70	90 94	114 47	138 25	162 26	186 44	210 77	333 18	452
48	23 09	46 53	70 30	94 36	118 69	143 24	167 98	192 86	217 85	342 91	463
49	24 00	48 33	72 96	97 86	122 99	148 31	173 78	199 36	225 01	352 68	474
50	24 93	50 17	75 68	101 43	127 37	153 47	179 67	205 96	232 27	362 46	485
51	25 88	52 05	78 45	105 06	131 82	158 70	185 66	212 64	239 59	372 23	496
52	26 86	53 97	81 28	108 75	136 35	164 02	191 72	219 39	246 98	381 96	506
53	27 85	55 92	84 15	112 51	140 95	169 41	197 84	226 19	254 42	391 62	517
54	28 87	57 91	87 08	116 33	145 61	174 86	204 02	233 05	261 90	401 19	527
55	29 90	59 94	90 06	120 21	150 33	180 36	210 25	239 95	269 41	410 62	537
56	30 96	62 01	93 09	124 13	155 09	185 91	216 52	246 89	276 91	419 90	548
57	32 04	64 11	96 15	128 10	159 90	191 49	222 82	253 81	284 39	429 02	559
58	33 13	66 23	99 24	132 09	164 73	197 10	229 11	260 70	291 81	438 02	570
59	34 23	68 37	102 35	136 11	169 58	202 69	235 37	267 54	299 12	447 00	581
60	35 35	70 53	105 48	140 15	174 43	208 26	241 58	274 29	306 35	456 00	592

NOTE.—Loan Values on the above are the same as the Cash Valu (omitting the cents) according to the number of premiums paid.

CASH VALUES.

Guaranteed on 20-Premiums Life Participating Policies of $1,000 Each.

AFTER PREMIUMS HAVE BEEN PAID FOR										
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
$17 31	$35 24	$53 79	$73 00	$92 91	$113 52	$134 86	$156 97	$179 86	$307 26	$459 42
17 64	35 91	54 82	74 41	94 69	115 69	137 44	159 96	183 29	313 06	468 00
17 99	36 61	55 89	75 86	96 53	117 94	140 10	163 05	186 82	319 02	476 80
18 34	37 34	57 00	77 35	98 43	120 24	142 83	166 23	190 46	325 15	485 83
18 72	38 08	58 13	78 89	100 37	122 62	145 65	169 50	194 19	331 43	495 10
19 09	38 84	59 30	80 46	102 38	125 06	148 55	172 86	198 02	337 87	504 59
19 48	39 64	60 50	82 09	104 44	127 58	151 53	176 31	201 97	344 48	514 30
19 88	40 44	61 74	83 77	106 57	130 16	154 58	179 86	206 03	351 25	524 23
20 29	41 28	63 01	85 50	108 75	132 82	157 73	183 51	210 19	358 19	534 37
20 72	42 15	64 33	87 27	111 00	135 56	160 97	187 26	214 45	365 29	544 70
21 15	43 04	65 67	89 08	113 31	138 37	164 29	191 09	218 82	372 54	555 22
21 61	43 95	67 06	90 96	115 68	141 25	167 68	195 02	223 29	379 96	565 89
22 06	44 88	68 48	92 88	118 11	144 19	171 16	199 04	227 88	387 51	576 71
22 54	45 85	69 95	94 86	120 61	147 22	174 73	203 17	232 57	395 20	587 67
23 04	46 85	71 46	96 89	123 17	150 32	178 39	207 40	237 38	403 00	598 74
23 54	47 87	73 00	98 96	125 78	153 50	182 14	211 72	242 28	410 90	609 92
24 06	48 91	74 58	101 09	128 48	156 76	185 98	216 14	247 30	418 88	621 18
24 59	49 98	76 20	103 28	131 23	160 10	189 89	220 65	252 40	426 92	632 51
25 14	51 09	77 88	105 53	134 07	163 52	193 91	225 26	257 59	434 99	643 89
25 70	52 22	79 59	107 84	136 96	167 01	197 99	229 93	262 84	443 08	655 30
26 29	53 40	81 37	110 20	139 94	170 58	202 15	234 67	268 15	451 17	666 72
26 88	54 61	83 18	112 62	142 96	174 19	206 35	239 43	273 47	459 23	678 13
27 51	55 84	85 04	115 09	146 03	177 86	210 58	244 22	278 79	467 24	689 50
28 13	57 10	86 92	117 59	149 12	181 53	214 80	248 99	284 09	475 17	700 83
28 78	58 39	88 83	120 11	152 23	185 20	219 03	253 74	289 37	482 99	712 08
29 43	59 68	90 75	122 63	155 32	188 85	223 21	258 45	294 58	490 69	723 24
30 10	60 99	92 67	125 14	158 40	192 47	227 36	263 10	299 73	498 24	734 27
30 77	62 39	94 58	127 63	161 45	196 05	231 46	267 69	304 79	505 60	745 16
31 42	63 58	96 47	130 09	164 46	199 59	235 50	272 21	309 77	512 75	755 88
32 08	64 86	98 35	132 54	167 45	203 09	239 48	276 65	314 64	519 68	766 41
32 73	66 14	100 22	134 98	170 42	206 55	243 40	281 01	319 41	526 35	776 73
33 39	67 43	102 09	137 40	173 35	209 97	247 26	285 28	324 07	532 75	786 82
34 06	68 71	103 97	139 81	176 27	213 34	251 06	289 47	328 60	538 83	796 67
34 71	70 00	105 82	142 21	179 15	216 67	254 79	293 54	332 98	544 57	806 28
35 39	71 28	107 63	144 59	182 01	219 95	258 43	297 49	337 23	549 93	815 69
36 05	72 57	109 54	146 95	184 83	223 16	261 97	301 35	341 31	554 87	824 93
36 74	73 87	111 40	149 32	187 62	226 31	265 45	305 07	345 23	559 34	834 01
37 41	75 17	113 25	151 64	190 34	229 40	268 80	308 63	348 92	563 31	842 97
38 10	76 47	115 09	153 93	193 04	232 40	272 04	312 00	352 38	566 77	851 80
38 79	77 76	116 90	156 21	195 67	235 30	275 11	315 18	355 57	569 75	860 49
39 47	79 04	118 71	158 44	198 23	238 08	278 04	318 13	358 47	572 31	869 06

NOTE.—Loan Values on the above are the same as the Cash Values (omitting the cents) according to the number of premiums paid.

CASH VALUES.

Guaranteed on 20-Year Endowment Participating Policies of $1,000 Each.

Age at Issue.	AFTER PREMIUMS HAVE BEEN PAID FOR									
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.
20	$54 63	$92 29	$131 34	$171 85	$213 86	$257 43	$302 64	$349 54	$398 20	$670 64
21	54 32	91 99	131 05	171 56	213 58	257 16	302 37	349 27	397 94	670 44
22	54 01	91 68	130 75	171 27	213 29	256 88	302 10	349 01	397 68	670 24
23	53 68	91 37	130 45	170 98	213 01	256 60	301 82	348 74	397 42	670 02
24	53 36	91 05	130 14	170 67	212 71	256 31	301 54	348 46	397 15	669 79
25	53 01	90 72	129 82	170 36	212 40	256 01	301 25	348 17	396 86	669 55
26	52 66	90 39	129 49	170 04	212 10	255 72	300 96	347 89	396 58	669 31
27	52 31	90 04	129 16	169 73	211 79	255 41	300 66	347 60	396 29	669 05
28	51 94	89 69	128 83	169 41	211 47	255 10	300 36	347 30	396 00	668 77
29	51 57	89 34	128 49	169 08	211 16	254 80	300 06	347 00	395 70	668 50
30	51 20	88 99	128 15	168 75	210 85	254 49	299 75	346 70	395 40	668 20
31	50 81	88 62	127 80	168 42	210 53	254 19	299 45	346 39	395 09	667 90
32	50 41	88 25	127 46	168 10	210 22	253 88	299 15	346 09	394 79	667 59
33	50 02	87 89	127 12	167 78	209 91	253 58	298 85	345 80	394 49	667 26
34	49 63	87 53	126 79	167 47	209 61	253 29	298 57	345 52	394 22	666 93
35	49 22	87 16	126 45	167 15	209 32	253 02	298 31	345 26	393 95	666 57
36	48 82	86 80	126 13	166 86	209 05	252 77	298 07	345 02	393 71	666 19
37	48 41	86 44	125 81	166 58	208 80	252 54	297 85	344 81	393 48	665 77
38	48 02	86 10	125 53	166 34	208 60	252 35	297 68	344 63	393 28	665 31
39	47 62	85 78	125 26	166 13	208 42	252 20	297 53	344 47	393 09	664 81
40	47 24	85 48	125 04	165 95	208 29	252 09	297 42	344 33	392 90	664 27
41	46 86	85 20	124 83	165 81	208 18	252 00	297 32	344 20	392 71	663 66
42	46 50	84 94	124 66	165 70	208 11	251 94	297 24	344 06	392 50	662 98
43	46 15	84 70	124 50	165 61	208 06	251 88	297 14	343 90	392 25	662 22
44	45 82	84 48	124 39	165 56	208 02	251 83	297 04	343 73	391 99	661 37
45	45 49	84 29	124 29	165 50	207 98	251 76	296 92	343 53	391 68	660 43
46	45 18	84 11	124 20	165 46	207 94	251 70	296 80	343 32	391 35	659 38
47	44 88	83 94	124 10	165 40	207 89	251 62	296 65	343 07	390 96	658 22
48	44 58	83 76	124 01	165 36	207 85	251 54	296 49	342 79	390 55	656 94
49	44 29	83 61	123 94	165 34	207 83	251 47	296 34	342 51	390 11	655 53
50	4. 02	83 48	123 91	165 35	207 84	251 43	296 19	342 23	389 65	654 00
51	43 78	83 39	123 92	165 40	207 88	251 41	296 08	341 96	389 18	652 34
52	43 57	83 33	123 97	165 50	207 97	251 44	295 99	341 70	388 70	650 52
53	43 37	83 32	124 06	165 64	208 12	251 52	295 94	341 46	388 22	648 56
54	43 22	83 35	124 21	165 86	208 32	251 65	295 92	341 24	387 75	646 42
55	43 10	83 43	124 44	166 15	208 59	251 84	295 95	341 05	387 28	644 06
56	43 02	83 57	124 73	166 50	208 93	252 08	296 03	340 89	386 79	641 46
57	42 99	83 78	125 08	166 92	209 34	252 39	296 15	340 73	386 27	638 56
58	42 99	84 03	125 49	167 41	209 81	252 75	296 29	340 55	385 70	635 35
59	43 04	84 34	125 98	167 97	210 35	253 14	296 44	340 36	385 05	631 86
60	43 12	84 71	126 54	168 61	210 94	253 57	296 60	340 11	384 30	628 14

NOTE.—Loan Values on the above are the same as the Cash Val
(omitting the cents) according to the number of annual premiums p

*CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF									
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
$4 40	$13 19	$22 21	$31 48	$41 01	$50 79	$60 84	$71 16	$81 76
4 95	14 08	23 36	32 95	42 79	52 90	63 29	73 96	84 91
5 54	14 92	24 57	34 48	44 66	55 11	65 85	76 87	88 20
6 11	15 86	25 84	36 08	46 61	57 42	68 52	79 92	91 64
6 80	16 84	27 16	37 76	48 64	59 82	71 31	83 11	95 21
7 47	17 86	28 54	39 51	50 77	62 34	74 22	86 42	98 94
8 17	18 98	29 98	41 33	52 99	64 96	77 25	89 87	102 83
8 90	20 04	31 48	43 24	55 31	67 70	80 42	93 48	106 88
9 67	21 20	33 06	45 23	57 73	70 55	83 73	97 24	111 11
10 47	22 42	34 70	47 31	60 25	73 54	87 18	101 17	115 51
11 31	23 70	36 42	49 48	62 90	76 66	90 73	105 25	120 09
12 19	25 08	38 22	51 76	65 66	79 91	94 53	109 51	124 86
13 10	26 42	40 10	54 14	68 54	83 30	98 44	113 94	129 89
14 06	27 88	42 06	56 62	71 53	86 83	102 50	118 56	135 01
15 08	29 41	44 12	59 20	74 67	90 51	106 75	123 38	140 40
16 13	31 01	46 27	61 91	77 94	94 36	111 13	128 40	146 01
17 23	32 67	48 50	64 72	81 34	98 36	115 79	133 61	151 83
18 38	34 41	50 83	67 66	84 90	102 55	120 59	139 04	157 86
19 57	36 21	53 27	70 73	88 61	106 90	125 59	144 66	164 11
20 83	38 12	55 82	73 95	92 48	111 43	130 77	150 49	170 57
22 14	40 10	58 49	77 29	96 52	116 13	136 14	156 51	177 20
23 53	42 19	61 28	80 79	100 70	121 01	141 69	162 69	184 01
24 97	44 36	64 18	84 40	105 03	126 04	147 38	169 03	190 96
26 47	46 62	67 18	88 15	109 50	131 19	153 20	175 50	198 06
28 05	48 95	70 28	92 00	114 07	136 46	159 14	182 09	205 28
29 65	51 37	73 48	95 95	118 74	141 84	165 20	188 81	212 62
31 32	53 85	76 74	99 96	123 49	147 30	171 36	195 62	220 06
33 03	56 38	80 06	104 06	128 34	152 87	177 61	202 53	227 59
34 77	58 94	83 44	108 22	133 25	158 51	183 94	209 52	235 21
36 53	61 55	86 86	112 44	138 24	164 23	190 36	216 59	242 91
38 33	64 21	90 36	116 74	143 31	170 08	196 86	223 76	250 69
40 17	66 93	93 93	121 12	148 46	175 92	203 46	231 02	258 55
42 05	69 70	97 56	125 57	153 70	181 91	210 14	238 34	266 47
43 97	72 53	101 25	130 10	159 02	187 97	216 89	245 73	274 44
45 92	75 40	105 01	134 69	164 41	194 09	223 69	253 16	282 46
47 91	78 33	108 83	139 36	169 86	200 27	230 55	260 65	290 50
49 94	81 31	112 71	144 08	175 36	206 50	237 45	268 16	298 53
52 01	84 34	116 63	148 84	180 91	212 77	244 39	275 66	306 54
54 11	87 41	120 60	153 65	186 49	219 07	251 31	283 14	314 50
56 23	90 49	124 59	158 48	192 10	225 36	258 20	290 56	322 35
58 37	93 60	128 61	163 33	197 69	231 62	265 04	297 93	330 10
60 53	96 73	132 65	168 18	203 26	237 83	271 79	305 10	337 69
62 71	99 89	136 68	173 00	208 79	243 95	278 44	312 17	345 13
64 90	103 04	140 69	177 78	214 23	249 97	284 93	319 09	352 49
67 07	106 15	144 64	182 46	219 55	255 84	291 28	325 93	359 87
69 21	109 21	148 51	187 04	224 74	261 56	297 56	332 81	367 43

*Cash or loan value end of 10th year and annually thereafter is the entire American 3 per cent Reserve. See Index for Reserve tables.

*CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF								
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	$22 86	$41 41	$60 57	$80 37	$100 84	$121 98	$143 83	$166 41	$189 [illegible]
21	23 49	42 37	61 88	82 04	102 87	124 39	146 63	169 61	193 [illegible]
22	24 14	43 37	63 24	83 76	104 96	126 88	149 51	172 91	197 [illegible]
23	24 81	44 40	64 63	85 53	107 13	129 43	152 49	176 32	200 [illegible]
24	25 52	45 47	66 07	87 36	109 35	132 07	155 55	179 82	204 [illegible]
25	26 24	46 56	67 56	89 24	111 64	134 79	158 70	183 41	208 [illegible]
26	26 97	47 69	69 08	91 17	114 00	137 58	161 94	187 10	213 [illegible]
27	27 74	48 84	70 65	93 16	116 43	140 45	165 26	190 91	217 [illegible]
28	28 52	50 04	72 27	95 22	118 92	143 40	168 69	194 81	221 [illegible]
29	29 33	51 27	73 93	97 32	121 48	146 43	172 20	198 82	226 [illegible]
30	30 16	52 54	75 64	99 49	124 12	149 55	175 82	202 98	230 [illegible]
31	31 03	53 85	77 40	101 73	126 83	152 76	179 52	207 14	235 [illegible]
32	31 90	55 18	79 21	104 01	129 62	156 03	183 31	211 46	240 [illegible]
33	32 81	56 56	81 07	106 37	132 46	159 40	187 19	215 88	245 [illegible]
34	33 75	57 99	82 99	108 79	135 40	162 85	191 18	220 41	250 [illegible]
35	34 72	59 45	84 96	111 27	138 40	166 39	195 27	225 06	255 [illegible]
36	35 71	60 94	86 97	113 80	141 47	170 01	199 45	229 79	261 [illegible]
37	36 72	62 48	89 03	116 41	144 64	173 74	203 73	234 64	266 [illegible]
38	37 77	64 06	91 16	119 09	147 88	177 53	208 10	239 58	272 [illegible]
39	38 84	65 69	93 35	121 85	151 20	181 44	212 56	244 61	277 [illegible]
40	39 95	67 37	95 60	124 67	154 60	185 41	217 10	249 70	283 [illegible]
41	41 10	69 10	97 91	127 57	158 08	189 45	221 71	254 85	288 [illegible]
42	42 29	70 87	100 28	130 52	161 61	193 55	226 34	260 01	294 [illegible]
43	43 49	72 69	102 70	133 53	165 18	197 67	231 00	265 19	300 [illegible]
44	44 73	74 54	105 14	136 56	168 77	201 80	235 65	270 34	305 [illegible]
45	46 00	76 42	107 63	139 61	172 37	205 92	240 28	275 47	311 [illegible]
46	47 28	78 32	110 11	142 65	175 95	210 02	244 88	280 55	317 [illegible]
47	48 58	80 22	112 59	145 68	179 51	214 10	249 44	285 57	322 [illegible]
48	49 87	82 11	115 05	148 69	183 05	218 12	253 94	290 52	327 [illegible]
49	51 14	83 98	117 49	151 68	186 54	222 11	258 38	295 40	333 [illegible]
50	52 42	85 86	119 93	154 65	190 02	226 05	262 76	300 19	338 [illegible]
51	53 71	87 74	122 37	157 62	193 47	229 95	267 08	304 90	343 [illegible]
52	55 01	89 62	124 81	160 57	196 90	233 82	271 35	309 52	348 [illegible]
53	56 30	91 52	127 25	163 51	200 30	237 63	275 54	314 03	353 [illegible]
54	57 61	93 40	129 68	166 43	203 67	241 40	279 64	318 43	357 [illegible]
55	58 93	95 31	132 12	169 36	207 02	245 12	283 67	322 74	362 [illegible]
56	60 26	97 22	134 56	172 26	210 32	248 76	287 61	326 90	366 [illegible]
57	61 60	99 15	137 01	175 15	213 59	252 35	291 45	330 93	370 [illegible]
58	62 96	101 08	139 44	178 01	216 82	255 86	295 17	334 77	374 [illegible]
59	64 32	103 00	141 85	180 85	219 99	259 28	298 74	338 42	378 [illegible]
60	65 68	104 93	144 27	183 66	223 10	262 58	302 16	341 85	381 [illegible]
61	67 06	106 87	146 68	186 43	226 13	265 79	305 41	345 06	384 [illegible]
62	68 46	108 83	149 08	189 17	229 10	268 86	308 49	348 04	387 [illegible]
63	69 88	110 79	151 46	191 87	231 98	271 81	311 39	350 81	390 [illegible]
64	71 29	112 74	153 82	194 50	234 77	274 64	314 15	353 47	393 [illegible]
65	72 71	114 68	156 14	197 09	237 49	277 37	316 88	356 20	395 [illegible]

*Cash or loan value end of 10th year and annually thereafter is the [illegible] tire American 3 per cent Reserve. See Index for Reserve Tables.

*CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF								
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
$60 13	$98 47	$138 13	$179 22	$221 79	$265 90	$311 61	$358 99	$408 10
60 17	98 45	138 11	179 19	221 75	265 86	311 56	358 93	408 03
60 16	98 44	138 10	179 17	221 73	265 82	311 52	358 87	407 97
60 16	98 44	138 09	179 16	221 71	265 79	311 47	358 83	407 91
60 16	98 44	138 08	179 15	221 69	265 76	311 44	358 78	407 85
60 16	98 44	138 08	179 14	221 67	265 74	311 41	358 73	407 79
60 16	98 44	138 07	179 12	221 65	265 72	311 37	358 68	407 73
60 17	98 44	138 07	179 12	221 65	265 69	311 34	358 64	407 67
60 18	98 45	138 08	179 13	221 64	265 68	311 31	358 60	407 62
60 18	98 46	138 10	179 14	221 64	265 68	311 29	358 57	407 56
60 21	98 49	138 12	179 15	221 66	265 68	311 29	358 54	407 51
60 23	98 52	138 15	179 19	221 68	265 70	311 28	358 52	407 47
60 26	98 55	138 19	179 23	221 72	265 72	311 29	358 50	407 43
60 29	98 60	138 25	179 29	221 77	265 76	311 31	358 51	407 41
60 34	98 66	138 32	179 36	221 84	265 82	311 36	358 54	407 42
60 40	98 75	138 41	179 46	221 93	265 91	311 44	358 60	407 45
60 47	98 83	138 52	179 57	222 05	266 02	311 54	358 68	407 51
60 55	98 95	138 65	179 72	222 21	266 18	311 69	358 80	407 59
60 64	99 07	138 81	179 90	222 41	266 37	311 87	358 95	407 70
60 76	99 24	139 02	180 14	222 66	266 63	312 10	359 15	407 84
60 90	99 44	139 27	180 42	222 95	266 91	312 37	359 37	407 98
61 08	99 69	139 56	180 76	223 30	267 26	312 68	359 61	408 14
61 28	99 97	139 91	181 13	223 69	267 63	313 00	359 85	408 28
61 51	100 29	140 28	181 55	224 12	268 03	313 33	360 10	408 41
61 77	100 63	140 70	182 00	224 56	268 43	313 66	360 33	408 53
62 05	101 02	141 16	182 48	225 02	268 84	313 99	360 56	408 62
62 36	101 43	141 62	182 96	225 48	269 25	314 32	360 76	408 67
62 69	101 86	142 11	183 46	225 96	269 66	314 63	360 95	408 70
63 02	102 29	142 59	183 96	226 44	270 07	314 94	361 11	408 69
63 36	102 73	143 09	184 47	226 92	270 49	315 24	361 26	408 66
63 71	103 19	143 62	185 02	227 44	270 93	315 55	361 41	408 61
64 10	103 70	144 19	185 61	228 00	271 40	315 90	361 57	408 55
64 52	104 24	144 82	186 25	228 60	271 92	316 27	361 75	408 49
64 96	104 84	145 49	186 95	229 27	272 49	316 69	361 96	408 42
65 45	105 47	146 21	187 71	229 99	273 11	317 14	362 18	408 37
65 98	106 17	147 02	188 55	230 79	273 79	317 64	362 44	408 33
66 55	106 93	147 89	189 45	231 65	274 53	318 19	362 73	408 28
67 18	107 76	148 84	190 43	232 58	275 35	318 80	363 03	408 20
67 85	108 65	149 85	191 49	233 59	276 22	319 42	363 33	408 08
68 57	109 59	150 93	192 61	234 67	277 12	320 07	363 60	407 88
69 34	110 60	152 09	193 82	235 80	278 07	320 72	363 84	407 60
70 15	111 69	153 34	195 10	236 99	279 06	321 36	364 03	407 22
71 04	112 86	154 66	196 45	238 24	280 07	322 02	364 19	406 78
72 00	114 10	156 06	197 88	239 55	281 14	322 68	364 35	406 32
73 00	115 40	157 53	199 37	240 93	282 24	323 40	364 61	406 17
74 04	116 77	159 07	200 93	242 36	283 42	324 27	365 15	406 35

Cash or loan value end of 10th year and annually thereafter is the entire American 3 per cent Reserve. See Index for Reserve tables.

Cash or Loan Values on $1,000 Five Year Distribution, Annu Dividend and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	
21	$19	$ 37	$ 90	$152	$216	$40	$ 78	$189	$326	$ 476	$83	$162	$ 390	$ 678	$
22	20	39	93	157	223	40	79	193	333	485	83	162	390	678	
23	20	40	96	162	230	41	81	197	339	494	83	162	390	678	
24	21	41	100	168	237	42	83	201	346	503	83	162	390	678	
25	22	43	103	174	245	43	84	205	352	513	83	162	390	677	
26	23	45	107	179	253	44	86	209	359	523	83	162	390	677	
27	24	46	111	185	261	45	88	213	366	532	83	162	390	677	
28	24	48	114	192	269	46	90	218	373	542	83	163	390	677	
29	25	50	118	198	277	47	91	222	380	552	84	163	390	676	
30	26	51	123	204	286	48	93	226	387	563	84	163	390	676	
31	27	53	127	211	294	49	95	231	395	573	84	163	390	676	
32	28	55	131	218	303	50	97	235	402	583	84	163	389	675	
33	29	57	136	225	312	51	99	240	409	594	84	163	389	675	
34	30	59	140	232	321	52	101	244	417	604	84	163	389	675	
35	32	61	145	239	330	53	103	249	424	615	84	163	389	674	
36	33	64	150	247	340	54	105	253	432	626	84	163	389	674	
37	34	66	155	254	349	55	107	258	439	636	84	163	388	673	
38	35	68	160	262	359	56	109	263	447	647	84	163	388	673	
39	36	71	165	270	368	57	111	267	454	658	84	163	388	672	
40	38	73	170	278	378	58	113	272	462	669	84	163	388	671	
41	39	76	176	286	388	59	116	277	469	679	84	163	387	670	
42	40	78	181	294	398	61	118	281	476	690	84	163	387	670	
43	42	81	187	302	408	62	120	286	483	701	84	163	387	669	
44	43	84	193	311	418	63	122	290	491	711	84	163	386	668	
45	45	86	199	319	428	64	124	295	498	722	85	163	386	667	
46	46	89	205	328	439	65	126	299	505	732	85	163	386	665	
47	48	92	211	337	449	66	128	304	511	742	85	163	385	664	
48	50	95	217	346	459	67	130	308	518	752	85	163	385	663	
49	51	98	223	354	469	69	133	312	524	762	85	164	384	661	
50	53	101	230	363	479	70	135	316	530	772	85	164	384	660	
51	55	105	236	372	489	71	137	320	536	782	86	164	383	658	
52	57	108	243	381	499	72	139	324	542	791	86	164	383	566	
53	58	111	250	390	509	73	141	328	547	800	86	165	382	654	
54	60	115	256	399	519	74	143	332	552	809	87	165	381	652	
55	62	118	263	408	528	76	146	336	557	818	87	165	381	650	
56	64	121	270	417	538	....	....	....	....	.....	....	.....	.....	.....	
57	66	125	276	426	547	....	....	....	....	.....	....	.....	.....	.....	
58	68	129	283	435	556	....	....	....	....	.....	....	.....	.....	.....	
59	70	132	290	443	565	....	....	....	....	.....	....	.....	.....	.....	
60	72	136	297	452	573	....	....	....	....	.....	....	.....	.....	.....	

Cash or Loan Values on $1,000 Nonparticipating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
....	.....	.....	.....	.....	$24	$53	$136	$241	$378	$41	$157	$376	$646	$918
....	.....	.....	.....	.....	24	53	139	246	386	41	157	376	646	918
....	.....	.....	.....	.....	25	55	142	251	393	41	157	376	646	918
....	.....	.....	.....	.....	25	55	144	256	402	41	157	376	646	918
$12	$ 26	$ 65	$114	$175	26	58	149	262	410	41	157	376	646	918
12	26	67	118	182	26	59	151	267	419	41	157	376	646	918
13	29	72	123	189	27	60	155	273	428	41	157	376	645	918
13	29	74	128	197	27	61	158	279	437	41	157	376	645	918
14	31	77	134	205	28	63	162	285	446	41	157	376	645	918
14	31	80	139	213	29	65	166	291	456	41	157	376	645	918
15	33	84	145	222	30	66	169	298	466	41	157	376	645	918
15	34	87	151	230	30	67	172	305	476	41	157	376	645	918
16	36	91	157	240	31	69	177	312	487	41	157	376	645	918
17	37	94	164	249	32	71	181	319	498	41	157	376	645	917
18	39	99	170	259	32	72	185	326	508	41	157	375	644	917
18	40	102	178	269	33	73	189	333	520	41	157	375	644	917
19	43	107	185	279	34	76	194	341	531	41	157	375	644	917
20	44	111	192	289	35	77	198	349	543	41	157	375	644	917
21	47	117	200	300	36	79	203	357	554	41	159	376	645	917
22	48	121	208	311	37	82	209	365	566	41	159	376	645	917
23	50	126	216	322	38	84	213	373	578	41	159	377	644	917
24	53	132	225	333	40	86	219	381	590	41	159	377	644	916
25	55	137	234	344	41	89	225	390	602	41	159	377	644	916
26	57	143	242	356	43	92	231	398	615	41	158	376	643	916
27	59	148	251	368	45	95	237	406	627	41	159	376	642	916
28	62	154	261	379	46	98	243	415	639	41	159	376	642	915
30	65	161	270	391	48	101	249	423	652	42	160	378	642	915
31	68	167	279	403	50	104	255	432	664	42	160	377	641	915
32	70	173	289	415	52	107	261	440	676	42	160	377	640	914
34	74	180	298	427	54	111	267	448	688	42	161	377	640	914
35	76	185	308	439	56	114	273	456	700	42	161	377	639	913
37	80	193	318	451	58	117	279	464	712	42	162	377	638	913
40	84	201	328	462	60	120	285	473	724	43	163	377	637	912
42	88	209	338	474	62	124	291	481	736	43	163	377	636	911
45	93	216	347	485	64	127	296	488	747	43	163	376	634	911
48	97	224	357	496	66	130	302	496	758	43	164	377	633	910
50	102	232	367	508	68	133	307	503	769	43	164	377	631	909
53	106	241	377	518	70	136	313	510	780	44	165	377	629	907
56	111	249	386	529	72	140	318	517	790	44	166	377	628	906
59	116	257	396	540	74	143	323	523	800	44	167	377	626	905
62	120	265	405	551	76	146	328	528	811	45	168	377	623	904
65	125	273	415	562	79	149	333	533	821	45	168	376	620	902
68	130	281	424	574	81	152	337	538	831	45	169	376	617	900
71	135	289	433	586	83	155	341	542	840	46	170	376	614	898

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF 3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$ 7	$ 15	$ 24	$ 32	$ 41	$ 51	$ 60	$ 70	$ 81	$ 91	$102	$113	$124	$135	$146	$157	$169
22	8	16	25	34	44	53	63	74	84	95	106	118	129	140	152	164	176
23	9	17	27	36	46	56	66	77	88	99	111	123	135	146	158	171	183
24	10	19	28	38	48	59	69	80	92	103	115	128	140	152	165	178	191
25	11	20	30	40	51	61	72	84	96	108	120	133	146	159	171	185	198
26	12	21	32	42	53	64	76	88	100	113	126	139	152	165	179	192	206
27	13	23	34	44	56	67	79	92	104	117	131	145	158	172	186	200	215
28	14	24	35	47	59	71	83	96	109	123	136	151	165	179	193	208	223
29	15	26	37	49	61	74	87	100	114	128	142	157	172	186	201	217	232
30	16	28	40	52	64	77	91	105	119	133	148	164	179	194	210	225	242
31	17	29	42	55	68	81	95	109	124	139	155	171	186	202	218	234	251
32	19	31	44	57	71	85	99	114	129	145	161	178	194	210	227	244	261
33	20	33	47	60	74	89	104	119	135	151	168	185	202	219	236	253	271
34	22	35	49	63	78	93	109	125	141	158	175	193	210	227	245	263	281
35	23	37	52	67	82	98	114	130	147	165	182	201	219	236	254	273	291
36	25	39	55	70	86	102	119	136	154	172	190	209	227	246	264	283	302
37	27	42	57	73	90	107	124	142	160	179	198	217	236	255	274	293	313
38	28	44	60	77	94	112	130	148	167	186	206	226	245	265	284	304	324
39	30	47	64	81	99	117	136	155	174	194	214	234	255	274	294	315	335
40	32	49	67	85	103	122	142	161	181	202	222	243	264	284	305	326	346
41	34	52	70	89	108	128	148	168	189	210	231	253	274	295	316	337	358
42	36	55	74	93	113	134	154	175	196	218	240	262	284	305	326	348	369
43	39	58	78	98	118	139	161	182	204	226	249	271	294	315	337	359	381
44	41	61	82	102	124	145	167	190	212	235	258	281	304	326	348	370	392
45	43	64	85	107	129	151	174	197	220	243	267	291	314	336	359	382	404
46	46	67	90	112	135	158	181	204	228	252	276	300	324	347	370	393	416
47	48	71	94	117	140	164	188	212	236	261	285	310	334	358	381	404	427
48	51	74	98	122	146	170	195	220	245	270	295	320	345	368	392	416	439
49	54	78	102	127	152	177	202	228	253	279	304	330	355	379	403	427	450
50	56	81	106	132	157	183	209	235	262	288	314	340	365	390	414	438	462
51	59	85	111	137	163	190	217	243	270	297	323	350	376	400	425	449	473
52	62	88	115	142	169	197	224	251	279	306	333	360	386	411	436	460	484
53	65	92	120	148	176	204	232	260	287	315	343	370	396	421	446	471	495
54	67	96	124	153	182	211	239	268	296	324	352	380	406	432	457	481	505
55	70	100	129	159	188	217	247	276	305	333	362	389	416	442	467	492	516
56	73	104	134	164	194	224	254	284	313	342	371	399	426	452	477	502	527
57	76	108	139	170	201	232	262	292	322	351	380	409	436	462	487	513	537
58	79	112	144	175	207	239	270	300	331	360	390	418	445	472	498	523	548
59	83	116	148	181	213	246	277	308	339	369	398	427	455	482	508	534	560
60	86	120	153	187	220	253	285	316	347	378	407	437	465	492	519	545	571
61	89	124	158	192	226	259	292	324	355	386	416	446	475	502	530	557	584
62	92	128	163	198	232	266	299	332	363	395	425	455	485	513	541	569	596
63	95	132	168	204	239	273	306	339	371	403	434	465	495	525	553	581	609
64	98	136	173	209	245	279	313	347	380	412	444	476	507	536	565	594	622
65	102	140	177	214	250	286	320	355	388	421	454	487	518	549	578	607	636

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF																
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
31	$ 48	$ 65	$ 83	$102	$122	$142	$163	$185	$208	$231	$256	$281	$306	$333	$360	$388	$418
32	49	67	85	105	125	145	167	189	212	236	261	287	313	340	368	397	427
33	50	69	87	107	127	149	171	193	217	242	267	293	320	347	376	405	436
34	52	70	90	110	131	152	175	198	222	247	273	300	327	355	384	414	446
35	53	72	92	112	134	156	179	202	227	253	279	306	334	362	392	423	456
36	55	74	94	115	137	159	183	207	232	258	286	313	341	371	401	433	466
37	56	76	97	118	140	163	187	212	238	264	292	320	349	379	410	442	476
38	58	78	99	121	144	167	192	217	243	270	299	327	357	387	419	452	486
39	60	80	102	124	147	171	196	222	249	277	305	335	365	396	428	462	497
41	61	82	104	127	151	176	201	227	255	283	313	343	373	405	438	472	508
42	63	85	107	131	155	180	206	233	261	290	320	350	382	414	448	483	519
43	65	87	110	134	159	184	211	238	267	296	327	358	390	423	458	493	531
45	67	89	113	137	163	189	216	244	273	303	335	367	399	433	468	504	542
46	69	92	116	141	167	194	221	250	280	311	342	375	408	443	478	515	554
48	71	95	119	145	171	198	227	256	286	318	350	384	417	452	489	526	566
49	73	97	122	148	175	203	232	262	293	325	358	392	427	462	499	538	578
51	75	100	126	152	180	208	238	268	300	333	366	401	436	472	510	549	590
53	77	103	129	156	184	214	244	275	307	340	375	410	445	482	521	560	602
54	79	106	132	160	189	219	250	281	314	348	383	418	455	492	531	572	614
56	82	108	136	165	194	224	256	288	321	356	391	427	464	502	542	583	626
58	84	112	140	169	199	230	262	295	328	363	399	436	474	513	553	595	639
60	87	115	143	173	204	235	268	301	336	371	408	445	483	523	564	606	651
62	89	118	147	177	209	241	274	308	343	379	416	454	493	533	574	618	663
63	92	121	151	182	214	246	280	314	350	387	424	463	502	543	585	629	676
65	94	124	155	186	219	252	286	321	357	394	432	471	511	553	596	641	688
67	97	127	159	191	224	257	292	328	364	402	440	480	520	562	606	652	700
69	100	131	162	195	228	263	298	334	371	409	448	488	529	572	616	663	712
72	102	134	166	199	233	268	304	340	378	416	456	497	538	581	626	673	724
74	105	137	170	204	238	273	310	347	385	424	464	505	547	590	636	684	735
76	108	140	174	208	243	279	315	353	391	430	471	512	555	599	645	694	746
78	110	144	178	212	248	284	321	359	397	437	478	520	563	607	654	704	758
80	113	147	181	217	252	289	326	365	404	444	485	527	570	616	663	714	769
82	115	150	185	221	257	294	332	370	410	450	492	534	578	623	672	723	779
84	118	153	189	225	262	299	337	376	415	456	498	541	584	631	680	732	790
86	121	156	192	229	266	304	342	381	421	462	504	547	591	638	687	741	800
88	123	159	196	233	270	308	347	386	426	467	509	552	597	644	694	749	810
90	126	163	200	237	275	313	352	391	431	472	514	557	602	650	701	757	820
92	129	166	203	241	279	317	356	396	436	477	519	562	607	655	708	765	830
94	131	169	207	245	283	322	360	400	440	481	523	566	612	660	714	773	840
96	134	172	210	248	287	325	364	404	444	484	527	570	616	665	719	780	849
98	137	175	213	252	291	329	368	407	447	488	530	574	620	670	725	787	859
100	139	178	217	255	294	333	371	410	450	491	533	577	623	674	730	793	868
102	142	181	220	259	297	336	375	413	453	494	536	580	627	678	734	799	877
104	144	184	223	262	301	339	378	417	456	497	539	583	630	681	738	805	886
107	147	187	226	265	304	342	381	420	460	500	543	587	633	684	742	810	895

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$ 89	$127	$167	$208	$251	$296	$342	$391	$442	$494	$549	$606	$666	$727	$790	$857	[illegible]
22	89	127	167	208	251	296	342	391	441	494	549	606	665	727	790	857	[illegible]
23	89	127	167	208	251	296	342	391	441	494	549	606	665	726	790	857	[illegible]
24	89	127	167	208	251	296	342	391	441	494	549	606	665	726	790	857	[illegible]
25	89	127	167	208	251	296	342	391	441	494	549	606	665	726	790	857	[illegible]
26	89	127	167	208	251	296	342	391	441	494	549	606	665	726	790	857	[illegible]
27	89	127	167	208	251	296	342	391	441	494	549	606	665	726	790	857	[illegible]
28	89	127	167	208	251	296	342	391	441	494	548	606	665	726	790	856	[illegible]
29	89	127	167	208	251	296	342	391	441	494	548	605	665	726	790	856	[illegible]
30	89	127	167	208	251	296	342	390	441	493	548	605	664	726	789	856	[illegible]
31	89	127	167	208	251	296	342	390	441	493	548	605	664	725	789	856	[illegible]
32	89	127	167	208	251	296	342	590	441	493	548	605	664	725	789	856	[illegible]
33	89	127	167	208	251	296	342	390	441	493	548	605	664	725	789	856	[illegible]
34	89	127	167	208	251	296	342	390	441	493	548	605	664	725	789	856	[illegible]
35	89	128	167	208	251	296	342	390	441	493	548	605	664	725	788	855	[illegible]
36	90	128	167	209	251	296	342	391	441	493	548	605	663	724	788	855	[illegible]
37	90	128	167	209	252	296	342	391	441	493	548	604	663	724	788	855	[illegible]
38	90	128	168	209	252	296	343	391	441	493	548	604	663	724	787	854	[illegible]
39	90	128	168	209	252	297	343	391	441	493	547	604	663	723	787	854	[illegible]
40	90	128	168	210	252	297	343	391	441	493	547	604	662	723	787	854	[illegible]
[illegible]	90	129	169	210	253	297	343	391	441	493	547	603	662	722	786	853	[illegible]
42	91	129	169	210	253	298	344	392	441	493	547	603	661	722	786	853	[illegible]
43	91	130	169	211	254	298	344	392	441	493	547	603	661	721	785	852	[illegible]
44	91	130	170	211	254	298	344	392	441	493	546	602	660	721	784	852	[illegible]
45	92	131	170	212	254	299	345	392	441	493	546	602	660	720	783	851	[illegible]
46	92	131	171	212	255	299	345	392	441	492	546	601	659	719	783	850	[illegible]
47	93	132	172	213	255	299	345	392	441	492	545	600	658	718	782	849	[illegible]
48	93	132	172	213	256	300	345	392	441	492	545	600	657	717	780	848	[illegible]
49	94	133	173	214	256	300	346	392	441	491	544	599	656	716	779	847	[illegible]
50	94	133	173	214	257	301	346	392	441	491	543	598	655	714	778	846	[illegible]
51	95	134	174	215	257	301	346	392	441	490	542	597	653	713	776	844	[illegible]
52	95	134	175	216	258	302	346	393	440	490	541	596	652	711	774	843	[illegible]
53	96	135	175	217	259	302	347	393	440	489	541	594	650	709	773	841	[illegible]
54	97	136	176	217	260	303	347	393	440	489	540	593	649	707	770	839	[illegible]
55	97	137	177	218	260	303	347	393	440	488	538	591	647	705	768	837	[illegible]
56	98	138	178	219	261	304	348	393	439	487	537	589	644	702	765	835	[illegible]
57	99	139	179	220	262	305	348	393	439	486	536	588	642	700	763	832	[illegible]
58	100	140	180	222	263	306	349	393	438	485	534	585	639	697	759	829	[illegible]
59	101	141	182	223	264	306	349	393	438	484	532	583	636	693	756	826	[illegible]
60	102	142	183	224	265	307	350	393	437	483	530	580	633	690	752	823	[illegible]

Cash or Loan Values on $1,000 Participating Policies.

	Ordinary Life at end of				20-Premiums Life at end of				20-Year Endowment at end of			
	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.
22	23	$72 62	$126 42	$188 42	$40 90	$185 43	$314 23	$466 75	$87 20	$394 21	$668 41	$928 43
23	94	75 78	131 59	195 78	41 70	189 05	320 24	475 55	87 19	394 15	668 30	928 39
24	69	79 08	136 97	203 41	42 52	192 77	326 41	484 58	87 19	394 09	668 20	928 33
25	47	82 51	142 57	211 34	43 38	196 58	332 74	493 85	87 19	394 01	668 08	928 28
26	29	86 11	148 40	219 54	44 25	200 51	339 24	503 33	87 19	393 94	667 95	928 23
27	14	89 85	154 44	228 04	45 15	204 55	345 89	513 05	87 19	393 87	667 82	928 17
28	03	93 75	160 74	236 82	46 08	208 69	352 72	522 98	87 19	393 80	667 69	928 09
29	96	97 84	167 29	245 90	47 08	212 95	359 71	533 12	87 20	393 74	667 54	928 02
30	94	102 08	174 09	255 24	48 02	217 32	366 87	543 45	87 21	393 67	667 38	927 94
35	96	106 53	181 17	264 85	49 04	221 80	374 17	553 97	87 24	393 60	667 22	927 86
37	02	111 14	188 51	274 70	50 08	226 38	381 65	564 64	87 27	393 55	667 06	927 75
38	14	115 95	196 10	284 77	51 14	231 07	389 26	575 46	87 30	393 50	666 87	927 64
39	30	120 98	203 95	295 08	52 26	235 88	397 02	586 42	87 35	393 46	666 69	927 52
40	53	126 21	212 07	305 59	53 39	240 80	404 89	597 49	87 41	393 45	666 51	927 38
41	81	131 67	220 40	316 29	54 56	245 83	412 85	608 67	87 50	393 46	666 30	927 23
42	14	137 33	228 96	327 17	55 75	250 97	420 90	619 93	87 58	393 50	666 07	927 05
43	53	143 20	237 72	338 21	56 98	256 20	429 01	631 26	87 70	393 56	665 81	927 87
44	97	149 30	246 68	349 39	58 25	261 51	437 15	642 64	87 82	393 64	665 51	926 65
45	50	155 61	255 83	360 71	59 55	266 92	445 33	654 05	87 99	393 75	665 18	926 41
46	08	162 08	265 14	372 14	60 89	272 35	453 49	665 47	88 19	393 86	664 80	926 14
47	75	168 74	274 61	383 66	62 28	277 82	461 64	676 88	88 44	393 98	664 37	925 84
48	49	175 53	284 22	395 23	63 70	283 30	469 73	688 25	88 72	394 08	663 86	925 49
49	30	182 48	293 94	406 83	65 15	288 76	477 76	699 58	89 04	394 17	663 29	925 10
50	16	189 54	303 77	418 46	66 63	294 20	485 68	710 83	89 38	394 24	662 62	924 67
51	10	196 73	313 69	430 07	68 14	299 58	493 49	721 99	89 78	394 27	661 87	924 18
52	06	204 02	323 67	441 65	69 66	304 90	501 13	733 02	90 19	394 27	661 02	923 63
53	10	211 39	333 71	453 14	71 18	310 13	508 59	743 91	90 61	394 22	660 04	923 02
54	16	218 86	343 75	464 52	72 69	315 27	515 84	754 63	91 04	394 12	658 95	922 33
55	24	226 41	353 84	475 78	74 18	320 31	522 77	765 16	91 48	394 01	657 73	921 56
56	37	234 05	363 94	486 89	75 69	325 24	529 66	775 48	91 94	393 86	656 39	920 71
57	54	241 77	374 02	497 81	77 19	330 04	536 15	785 57	92 45	393 70	654 91	919 75
58	76	249 55	384 07	508 55	78 70	334 72	542 34	795 42	93 00	393 52	653 27	918 69
59	02	257 39	394 05	519 15	80 27	339 27	548 19	805 03	93 59	393 34	651 50	617 53
60	32	265 28	403 98	529 68	82 16	343 68	553 66	814 44	94 22	393 14	649 54	916 23
61	66	273 19	413 68	540 24	84 06	347 93	558 71	823 68	94 92	392 96	647 36	914 79
62	05	281 10	423 27	550 94	85 97	352 00	563 30	832 76	95 68	992 75	644 95	913 20
63	47	289 00	432 70	561 88	87 90	355 87	567 40	841 72	96 51	392 52	642 24	611 44
64	92	296 85	442 01	573 11	89 83	359 51	570 99	850 55	97 40	392 23	639 22	909 52
65	39	304 60	451 31	584 67	91 76	362 88	574 12	859 24	98 34	391 85	635 93	907 39
66	85	312 23	460 70	596 64	93 68	365 97	576 85	867 81	99 35	391 37	632 42	905 05

Cash or Loan Values on $1,000 Annual Dividend Policies

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
18	$10	$23	$60	$105	$156	$26	$57	$147	$259	$393	$66	$145	$371	$655	$912
19	10	24	62	109	163	26	58	150	265	401	66	145	371	655	912
20	11	25	65	114	169	27	59	153	270	410	66	145	371	654	912
21	11	26	68	118	176	27	61	157	276	418	66	145	371	654	912
22	12	27	70	123	183	28	62	160	282	427	66	145	370	654	912
23	12	28	73	129	191	29	64	164	288	436	66	145	370	654	912
24	13	30	77	134	198	29	65	167	294	446	66	145	370	654	912
25	14	31	80	139	206	30	67	171	301	456	66	145	370	654	912
26	14	32	83	145	215	31	68	175	308	466	66	145	370	654	912
27	15	34	87	151	223	32	70	179	315	476	66	145	370	654	912
28	16	35	91	158	232	32	71	183	322	486	66	145	370	653	911
29	17	37	95	164	242	33	73	187	329	497	66	145	370	653	911
30	17	39	99	171	251	34	75	192	337	508	66	145	370	653	911
31	18	41	103	178	261	35	77	196	344	519	66	145	370	653	911
32	19	42	108	186	271	36	79	201	352	531	66	145	370	653	911
33	20	44	112	193	281	37	81	206	360	542	66	145	370	653	911
34	21	46	117	201	291	38	83	211	368	554	66	145	370	652	910
35	22	48	122	209	302	39	85	216	377	566	67	145	370	652	910
36	23	51	128	218	313	40	87	221	385	578	67	145	370	652	910
37	24	53	133	226	324	41	89	226	394	590	67	145	370	652	910
38	25	55	139	235	335	42	91	232	402	602	67	145	370	651	909
39	26	58	145	244	346	43	94	237	411	614	67	145	370	651	909
40	28	61	151	253	358	44	96	243	420	626	67	145	370	651	909
41	29	63	157	262	369	45	98	248	428	639	67	146	370	650	909
42	30	66	163	272	381	46	101	254	437	651	67	145	370	650	909
43	32	69	170	281	392	47	103	259	446	663	67	146	370	649	909
44	33	72	177	291	404	49	106	265	454	676	68	146	370	649	909
45	35	75	183	301	416	50	108	270	463	688	68	147	370	648	909
46	36	78	190	311	427	51	111	276	471	700	68	147	370	647	909
47	38	82	197	321	439	52	114	281	479	712	68	147	370	646	909
48	39	85	204	330	450	54	116	286	487	724	68	148	370	645	909
49	41	88	211	340	462	55	118	292	495	735	69	148	370	644	909
50	43	92	218	350	473	56	121	297	502	746	69	148	370	642	909
51	44	95	225	360	484	57	123	302	509	758	69	149	370	641	909
52	46	98	233	370	495	58	126	307	516	769	69	149	369	639	909
53	48	102	240	380	505	60	128	311	523	779	70	150	369	637	909
54	49	106	247	390	516	61	131	316	529	790	70	150	369	635	909
55	51	109	255	400	527	62	133	320	535	800	70	151	369	633	909
56	53	113	262	409	537	63	135	324	540	810	....	....	....	....	....
57	55	117	269	419	548	64	137	328	545	820	....	....	....	....	....
58	56	120	276	428	560	65	140	332	549	830	....	....	....	....	....
59	58	124	284	437	571	66	142	335	553	840	....	....	....	....	....
60	60	128	290	446	584	67	144	339	556	849	....	....	....	....	....

CASH OR LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF									
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
$ 16 73	$ 22 72	$ 28 92	$ 35 33	$ 41 97	$ 49 13	$ 57 62	$ 66 62	$124 61	$181 94
17 44	23 68	30 14	36 82	43 74	51 20	60 05	69 52	129 76	189 28
18 19	24 69	31 41	38 38	45 58	53 36	62 57	72 44	135 13	196 90
18 97	25 74	32 76	40 01	47 50	55 62	65 23	75 50	140 72	204 82
19 79	26 85	34 16	41 72	49 56	57 99	67 99	78 69	146 54	213 04
20 64	28 01	35 63	43 52	51 68	60 46	70 88	82 02	152 60	221 57
21 53	29 22	37 17	45 39	53 89	63 03	73 91	85 51	158 92	230 40
22 47	30 48	37 95	47 35	56 21	65 76	77 07	89 15	165 50	239 53
23 46	31 82	40 46	49 40	58 64	68 59	80 38	92 95	172 35	248 95
24 49	33 21	42 23	51 55	61 18	71 55	83 82	96 92	179 47	258 64
25 57	34 67	44 09	53 81	63 84	74 64	87 42	101 06	186 88	268 59
26 69	36 21	46 02	56 16	66 62	77 87	91 17	105 37	194 54	278 79
27 88	37 80	48 05	58 61	69 51	81 23	95 09	109 88	202 49	289 22
29 13	39 49	50 17	61 18	72 53	84 76	99 19	114 58	210 70	299 88
30 44	41 24	52 38	63 87	75 71	88 43	103 47	119 47	219 15	310 75
31 79	43 07	54 69	66 66	79 01	92 27	107 91	124 56	227 82	321 80
33 20	44 98	57 07	69 61	82 46	96 26	112 55	129 85	236 73	333 04
34 69	46 99	59 64	72 67	86 06	100 43	117 36	135 34	245 82	344 43
36 26	49 09	62 30	75 87	89 83	104 76	122 36	141 02	255 13	355 97
37 90	51 29	65 06	79 21	93 73	109 25	127 53	146 86	264 62	367 63
39 62	53 60	67 96	82 69	97 79	113 90	132 85	152 86	274 27	379 39
41 41	56 00	70 96	86 29	101 97	118 68	138 31	159 00	284 07	391 22
43 29	58 49	74 04	90 00	106 28	124 58	143 89	165 27	294 00	403 10
45 22	61 06	77 27	93 82	110 67	128 59	149 58	171 67	304 05	415 00
47 22	63 73	80 56	97 72	115 17	134 16	155 68	178 17	314 19	426 90
49 28	66 44	83 92	101 69	119 75	140 34	162 54	184 98	324 41	438 76
51 39	69 21	87 33	105 74	124 42	146 63	169 51	192 58	334 68	450 55
53 52	72 03	90 81	109 86	129 67	153 01	176 56	200 28	345 00	462 25
55 70	74 89	94 35	114 04	135 42	159 48	183 71	208 07	355 34	473 81
57 92	77 81	97 95	118 30	141 27	166 04	190 96	215 96	365 70	485 23
60 20	80 80	101 63	122 63	147 22	172 71	198 30	223 93	376 05	496 46
62 51	83 85	105 37	127 15	153 26	179 47	205 72	231 97	386 37	507 51
64 89	86 95	109 16	132 52	159 38	186 30	213 21	240 07	396 63	518 42
67 29	90 07	113 04	137 95	165 58	193 20	220 76	248 22	406 78	529 25
69 55	93 32	116 97	143 46	171 84	200 15	228 36	256 41	416 82	540 11
72 25	96 58	120 95	149 03	178 15	207 16	226 00	264 59	426 68	551 10
74 80	99 89	124 97	154 65	184 51	214 20	243 64	272 76	436 39	562 31
77 38	103 23	129 53	160 31	190 91	221 24	251 26	280 88	445 98	573 81
79 98	106 60	134 42	165 99	197 29	228 26	258 82	288 90	455 54	585 64
82 60	109 99	139 34	171 67	203 66	235 23	266 30	296 81	465 19	597 84

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	$ 36 61	$ 49 80	$ 63 52	$ 77 78	$ 92 62	$108 70	$127 80	$148 37	$281 29	$418
22	37 42	50 90	64 92	79 50	94 66	111 08	129 76	151 62	287 38	427
23	38 27	52 05	66 38	81 28	96 77	113 56	133 52	154 69	293 66	436
24	39 13	53 23	67 89	83 10	98 96	116 12	136 53	158 46	300 13	446
25	40 05	54 46	69 45	85 02	101 22	118 77	139 62	162 04	306 79	456
26	40 97	55 72	71 05	86 99	103 55	121 49	143 81	165 74	313 65	466
27	41 94	57 03	72 72	89 02	105 96	124 30	146 11	169 55	320 70	476
28	42 94	58 38	74 44	91 12	108 44	127 21	149 51	173 48	327 96	486
29	43 97	59 79	76 21	93 28	111 01	130 21	153 02	177 53	335 42	497
30	45 04	61 22	78 04	95 52	113 66	133 69	157 12	181 69	343 07	505
31	46 13	62 72	79 93	97 82	114 38	137 47	161 44	186 33	350 92	519
32	47 27	64 25	81 88	100 19	117 74	141 36	165 88	191 34	358 95	531
33	48 45	65 84	83 89	102 63	121 20	145 36	170 45	196 48	367 16	542
34	49 66	67 48	85 96	105 15	124 76	149 49	175 15	201 77	375 52	554
35	50 91	69 16	88 10	107 74	128 42	153 73	179 98	207 19	384 02	566
36	52 20	70 90	90 29	107 22	132 19	158 08	184 92	212 75	392 64	578
37	53 52	72 69	92 55	110 50	136 07	162 55	190 00	218 42	401 35	590
38	54 88	74 52	94 88	113 88	140 04	167 14	195 19	224 22	410 14	602
39	56 30	76 43	97 29	117 36	144 13	171 83	200 49	230 13	418 99	614
40	57 76	78 39	99 75	120 93	148 31	176 62	205 88	236 10	427 87	626
41	59 27	80 41	102 29	124 59	152 58	181 49	211 34	242 13	436 77	639
42	60 81	82 48	100 61	128 31	156 91	186 41	216 84	248 20	445 66	651
43	62 41	84 61	103 78	132 10	161 29	191 37	222 36	254 28	454 50	663
44	64 03	86 77	106 99	135 91	165 69	196 34	227 89	260 36	463 28	676
45	65 69	88 96	110 23	139 74	170 10	201 31	233 41	266 42	471 96	688
46	67 37	91 16	113 47	143 57	174 49	206 27	238 90	272 44	480 51	700
47	69 05	93 36	116 70	147 39	178 88	211 19	244 35	278 39	488 91	712
48	70 72	95 56	119 93	151 20	183 24	216 08	249 74	284 27	497 13	724
49	72 39	97 74	123 14	154 97	187 56	220 91	255 06	290 06	505 14	735
50	74 06	99 93	126 35	158 74	191 84	225 70	260 33	295 77	512 92	746
51	75 75	102 12	129 56	162 48	196 10	230 44	265 51	301 38	520 43	756
52	77 44	104 32	132 75	166 21	200 33	235 12	270 62	306 86	527 65	766
53	79 14	102 56	135 94	169 93	204 52	239 75	275 63	312 23	534 54	776
54	80 84	105 20	139 14	173 62	208 67	244 29	280 54	317 47	541 06	790
55	82 56	107 85	142 32	177 29	212 76	248 77	285 35	322 56	547 18	800
56	84 28	110 49	145 49	180 92	216 79	253 15	290 03	327 46	552 83	810
57	86 01	113 14	148 64	184 51	220 78	257 45	294 56	332 18	557 99	820
58	87 76	115 78	151 77	188 07	224 69	261 62	298 93	336 67	562 66	830
59	89 50	118 41	154 88	191 58	228 49	265 65	303 10	340 89	566 87	840
60	91 23	121 04	157 97	195 01	232 19	269 52	307 04	344 84	570 69	849

CASH OR LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF									
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
$ 81 82	$114 27	$152 82	$192 99	$234 86	$278 50	$324 00	$371 43	$666 00	$927 24
81 82	114 26	152 80	192 97	234 83	278 46	323 95	371 38	665 91	927 20
81 82	114 25	152 79	192 95	234 80	278 43	323 91	371 32	665 81	927 15
81 82	114 25	152 78	192 93	234 78	278 40	323 87	371 27	665 70	927 10
81 82	114 25	152 78	192 92	234 76	278 37	323 82	371 21	665 59	927 04
81 82	114 25	152 77	192 91	234 74	278 34	323 78	371 16	665 46	926 98
81 82	114 26	152 78	192 91	234 73	278 31	323 75	371 11	665 34	926 91
81 84	114 27	152 79	192 91	234 72	278 30	323 72	371 06	665 20	926 84
81 85	114 29	152 80	192 92	234 73	278 29	323 69	371 01	665 06	926 76
81 88	114 32	152 83	192 95	234 74	278 29	323 67	370 98	664 91	926 67
81 90	114 35	152 87	192 98	234 77	278 30	323 66	370 94	664 76	926 58
81 94	114 41	152 92	193 03	234 80	278 32	323 66	370 92	664 60	926 47
81 98	114 47	152 98	193 09	234 85	278 35	323 68	371 91	664 44	926 35
82 03	114 55	153 07	193 17	234 92	278 42	323 72	370 94	664 28	926 22
82 10	114 65	153 18	193 28	235 03	278 51	323 80	370 99	664 10	926 07
82 18	114 77	153 30	193 41	235 16	278 64	323 90	371 07	663 89	925 90
82 28	114 91	153 47	193 59	235 34	278 80	324 05	371 17	663 66	925 72
82 39	115 09	153 67	193 81	235 56	279 01	324 23	371 31	663 40	925 51
82 54	115 31	153 93	194 08	235 84	279 27	324 45	371 48	663 11	925 27
82 70	115 58	154 23	194 41	236 16	279 57	324 71	371 66	662 78	925 01
82 92	115 89	154 59	194 78	236 53	279 92	324 99	371 85	662 39	924 71
83 15	116 26	154 99	195 20	236 95	280 28	325 25	372 04	661 94	924 38
83 42	116 67	155 45	195 67	237 38	280 66	325 57	372 22	661 43	924 00
83 72	117 12	155 94	196 16	237 84	281 04	325 86	372 39	660 84	923 58
84 05	117 60	156 45	196 66	238 29	281 42	326 14	372 54	660 17	923 10
84 40	118 10	156 97	197 17	238 76	281 81	326 40	372 66	659 39	922 57
84 76	118 62	157 51	197 70	239 24	282 19	326 66	372 75	658 52	921 97
85 14	119 15	158 07	198 25	239 72	282 57	326 90	372 82	657 53	921 30
85 51	119 69	158 65	198 80	240 21	282 95	327 13	372 87	656 43	920 56
85 91	120 28	159 26	199 39	240 73	283 36	327 38	372 92	655 22	919 72
86 35	120 90	159 92	200 02	241 29	283 80	327 65	372 96	653 88	918 80
86 82	121 58	160 63	200 71	241 90	284 28	327 93	373 01	652 41	917 77
87 34	122 32	161 40	201 47	242 58	284 80	328 25	373 07	650 80	916 63
87 90	123 13	162 26	202 30	243 32	285 38	328 61	373 15	649 03	915 37
88 50	124 01	163 19	203 21	244 12	286 02	329 01	373 25	647 08	913 98
89 15	124 96	164 19	204 19	245 00	286 72	329 45	373 35	644 88	912 43
89 87	126 00	165 29	205 25	245 96	287 48	329 92	373 44	642 42	910 73
90 64	127 11	166 46	206 40	246 98	288 27	330 39	373 50	639 68	908 86
91 46	128 28	167 71	207 62	248 05	289 09	330 86	373 49	636 68	906 80

Cash or Loan Values on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	18 Years.
20	$11	$25	$67	$114	$169	$27	$58	$156	$270	$410	$71	$150	$376	$654	[illegible]
21	12	26	69	118	176	27	60	159	276	418	71	150	376	654	[illegible]
22	12	27	72	123	183	28	61	163	282	427	71	150	375	654	[illegible]
23	13	28	75	129	191	28	62	166	288	436	71	149	375	654	[illegible]
24	13	30	79	134	198	29	64	170	294	446	71	149	375	654	[illegible]
25	14	31	82	139	206	30	65	174	301	456	71	149	375	654	[illegible]
26	15	32	85	145	215	31	67	178	308	466	71	149	375	654	[illegible]
27	15	34	89	151	223	31	68	182	315	476	71	149	375	654	[illegible]
28	16	35	93	158	232	32	70	186	322	486	71	149	375	653	[illegible]
29	17	37	97	164	242	33	72	191	329	497	71	149	375	653	[illegible]
30	18	39	101	171	251	34	74	195	337	508	71	149	375	653	[illegible]
31	18	40	106	178	261	34	75	200	344	519	71	150	375	653	[illegible]
32	19	42	110	186	271	35	77	204	352	531	72	150	375	653	[illegible]
33	20	44	115	193	281	36	79	209	360	542	72	150	375	653	[illegible]
34	21	46	120	201	291	37	81	214	368	554	72	150	375	652	[illegible]
35	22	48	125	209	302	38	83	219	377	566	72	150	375	652	[illegible]
36	23	50	130	218	313	39	85	225	385	578	72	150	375	652	[illegible]
37	24	52	136	226	324	40	87	230	394	590	72	150	375	652	[illegible]
38	25	55	142	235	335	41	89	236	402	602	72	150	375	651	[illegible]
39	26	57	148	244	346	42	92	241	411	614	72	150	375	651	[illegible]
40	28	60	154	253	358	43	94	247	420	626	72	150	375	651	[illegible]
41	29	63	160	262	369	44	96	252	428	639	72	150	376	650	[illegible]
42	30	65	167	272	381	45	99	258	437	651	73	150	376	650	[illegible]
43	32	68	173	281	392	47	101	264	446	663	73	150	376	649	[illegible]
44	33	71	180	291	404	48	104	269	454	676	73	150	376	649	[illegible]
45	35	74	187	301	416	49	106	275	463	688	73	150	376	648	[illegible]
46	36	77	194	311	427	50	109	281	471	700	73	150	376	647	[illegible]
47	38	81	201	321	439	52	111	286	479	712	73	150	376	646	[illegible]
48	39	84	208	330	450	53	114	292	487	724	73	150	376	645	[illegible]
49	41	87	215	340	462	54	116	297	495	735	73	150	376	644	[illegible]
50	42	90	223	350	473	55	119	302	502	746	73	150	376	642	[illegible]
51	44	94	230	360	484	57	121	307	509	758	73	150	376	641	[illegible]
52	46	97	238	370	495	58	124	312	516	769	73	150	376	639	[illegible]
53	48	101	245	380	505	59	126	317	523	779	73	150	375	637	[illegible]
54	49	105	253	390	516	60	129	322	529	790	73	150	375	636	[illegible]
55	51	108	261	400	527	62	131	327	535	800	73	151	375	633	[illegible]
56	53	112	268	409	537	63	134	331	540	810	73	151	375	631	[illegible]
57	55	116	276	419	548	64	136	336	545	820	73	152	375	628	[illegible]
58	57	120	283	428	560	65	138	340	549	830	73	152	375	625	[illegible]
59	59	123	291	437	571	67	141	343	553	840	73	153	374	622	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

sh or Loan Values on $1,000 Participating and Nonparticipating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$13	$27	$67	$114	$169	$30	$62	$156	$270	$410	$71	$150	$376	$654	$924
13	28	69	118	176	30	64	159	276	418	71	150	376	654	924
14	29	72	123	183	31	65	163	282	427	71	150	375	654	924
14	30	75	129	191	32	67	166	288	436	71	149	375	654	924
15	32	79	134	198	32	68	170	294	446	71	149	375	654	924
16	33	82	139	206	33	70	174	301	456	71	149	375	654	924
16	34	85	145	215	34	71	178	308	466	71	149	375	654	924
17	36	89	151	223	35	73	182	315	476	71	149	375	654	924
18	38	93	158	232	36	75	186	322	486	71	149	375	653	924
19	39	97	164	242	36	76	191	329	497	71	149	375	653	924
20	41	101	171	251	37	78	195	337	508	71	150	375	653	924
20	43	106	178	261	38	80	200	344	519	71	150	375	653	924
21	45	110	186	271	39	82	204	352	531	72	150	375	653	923
22	47	115	193	281	40	84	209	360	542	72	150	375	653	923
23	49	120	201	291	41	86	214	368	554	72	150	375	652	923
24	51	125	209	302	42	88	219	377	566	72	150	375	652	923
26	53	130	218	313	43	91	225	385	578	72	150	375	652	923
27	56	136	226	324	44	93	230	394	590	72	150	375	652	923
28	58	132	235	335	46	95	236	402	602	72	150	375	651	922
29	61	148	244	346	47	98	241	411	614	72	150	375	651	922
31	64	154	253	358	48	100	247	420	626	72	151	375	651	922
32	67	160	262	369	49	103	252	428	639	72	151	376	650	922
34	70	167	272	381	51	105	258	437	651	73	151	376	650	921
35	73	173	281	392	52	108	264	446	663	73	152	376	649	921
37	76	180	291	404	53	111	269	454	676	73	152	376	649	920
38	79	187	301	416	55	113	275	463	688	73	152	376	648	920
40	82	194	311	427	56	116	281	471	700	74	153	376	647	919
42	86	201	321	439	57	119	286	479	712	74	153	376	646	919
44	89	208	330	450	59	121	292	487	724	74	154	376	645	918
45	93	215	340	462	60	124	297	495	735	74	154	376	644	917
47	96	223	350	473	62	126	302	502	746	75	154	376	642	916
49	100	230	360	484	63	129	307	509	758	75	155	376	641	915
51	104	238	370	495	64	132	312	516	769	75	155	376	639	914
53	107	245	380	505	66	134	317	523	779	76	156	375	637	913
55	111	253	390	516	67	137	322	529	790	76	157	375	635	912
57	115	261	400	527	68	139	327	535	800	77	157	375	633	910
59	119	268	409	537	70	142	331	540	810	.....	.....	.....	.....	.....
61	123	276	419	548	71	145	336	545	820	.....	.....	.....	.....	.....
63	127	283	428	560	73	147	340	549	830	.....	.....	.....	.....	.....
66	131	291	437	571	74	150	343	553	840	.....	.....	.....	.....	.....
68	135	298	446	584	75	152	347	556	849	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of 2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life (End't at 85) at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.
16	0	54	9	138	16	171	21	12	2	170	28	291	40	107	48	170	8	130	10	$487	5	$772	1	$958
17	0	69	9	254	16	286	21	5	2	188	28	228	39	213	47	210	8	107	10	486	5	771	1	958
18	0	85	10	3	17	19	20	350	2	207	28	152	38	315	46	249	8	83	10	485	5	771	1	958
19	0	102	10	115	17	100	20	317	2	226	28	63	38	49	45	288	8	58	10	484	5	771	1	957
20	0	121	10	225	17	165	20	270	2	246	27	326	37	145	44	326	8	33	10	483	5	770	1	957
21	0	141	10	333	17	213	20	209	2	267	27	212	36	238	43	363	8	7	10	482	5	770	1	957
22	0	161	11	74	17	244	20	135	2	287	27	87	35	331	43	42	7	345	10	481	5	770	1	957
23	0	172	11	177	17	259	20	51	2	307	26	318	35	55	42	81	7	316	10	480	5	769	1	957
24	0	193	11	276	17	256	19	322	2	327	26	175	34	144	41	121	7	286	10	479	5	769	1	957
25	0	224	12	4	17	240	19	218	2	347	26	23	33	230	40	159	7	255	10	477	5	768	1	957
26	0	246	12	86	17	210	19	107	3	2	25	227	32	313	39	197	7	222	10	475	5	767	1	957
27	0	268	12	155	17	166	18	353	3	22	25	57	32	31	38	234	7	187	10	473	5	767	1	957
28	0	291	12	211	17	110	18	227	3	40	24	245	31	113	37	269	7	150	10	471	5	766	1	957
29	0	315	12	254	17	43	18	95	3	58	24	61	30	193	36	303	7	111	10	469	5	765	1	956
30	0	340	12	284	16	330	17	323	3	75	23	236	29	272	35	339	7	71	10	467	5	764	1	956
31	1	0	12	301	16	242	17	180	3	91	23	40	28	350	35	$5	7	29	10	464	5	763	1	956
32	1	25	12	304	16	146	17	33	3	105	22	205	28	63	34	30	6	350	10	461	5	762	1	956
33	1	50	12	293	16	43	16	248	3	118	22	0	27	141	33	54	6	304	10	458	5	761	1	956
34	1	74	12	270	15	297	16	96	3	130	21	156	26	218	32	79	6	255	10	454	5	760	1	956
35	1	98	12	236	15	180	15	306	3	139	20	308	25	294	31	103	6	204	10	450	5	758	1	956
36	1	121	12	191	15	57	15	148	3	145	20	92	25	5	30	126	6	152	10	445	5	756	1	955
37	1	143	12	136	14	295	14	353	3	149	19	238	24	84	29	150	6	98	10	439	5	754	1	955
38	1	164	12	71	14	163	14	193	3	151	19	16	23	162	28	174	6	42	10	432	5	752	1	955
39	1	184	11	361	14	28	14	32	3	151	18	157	22	241	27	199	5	347	10	425	5	750	1	955
40	1	202	11	276	13	254	13	237	3	149	17	296	21	319	26	223	5	283	10	417	5	747	1	954
41	1	219	11	186	13	112	13	77	3	143	17	69	21	35	25	247	5	216	10	408	5	744	1	954
42	1	235	11	91	12	333	12	283	3	132	16	206	20	118	24	272	5	146	10	398	5	740	1	953
43	1	249	10	356	12	188	12	125	3	117	15	344	19	203	23	297	5	73	10	386	5	736	1	953
44	1	261	10	251	12	41	11	334	3	97	15	117	18	288	22	322	4	361	10	372	5	732	1	953
45	1	271	10	142	11	259	11	181	3	72	14	256	18	10	21	348	4	280	10	357	5	727	1	951
46	1	277	10	29	11	112	11	31	3	43	14	31	17	103	20	374	4	197	10	340	5	721	1	951
47	1	278	9	279	10	331	10	248	3	10	13	172	16	198	19	401	4	112	10	320	5	714	1	950
48	1	276	9	162	10	186	10	103	2	338	12	315	15	294	18	428	4	27	10	297	5	706	1	949
49	1	270	9	43	10	43	9	327	2	297	12	95	15	29	17	456	3	306	10	270	5	698	1	948
50	1	261	8	288	9	268	9	190	2	252	11	243	14	137	16	483	3	221	10	239	5	689	1	947
51	1	249	8	168	9	131	9	56	2	205	11	30	13	247	15	512	3	137	10	203	5	679	1	946
52	1	243	8	49	8	362	8	292	2	158	10	187	12	360	14	541	3	55	10	162	5	667	1	945
53	1	239	7	296	8	233	8	169	2	112	9	349	12	119	13	571	2	339	10	115	5	653	1	943
54	1	238	7	179	8	108	8	50	2	75	9	151	11	246	12	600	2	260	10	62	5	637	1	941
55	1	234	7	62	7	352	7	302	2	45	8	324	11	10	11	630	2	184	10	3	5	619	1	939
56	1	227	6	313	7	237	7	197	2	13	8	138	10	153	10	660	2	111	9	128	5	599	1	937
57	1	218	6	204	7	128	7	101	1	346	7	324	9	296	9	689	2	53	8	253	5	576	1	934
58	1	208	6	99	7	23	7	0	1	314	7	152	9	84	8	718	2	6	8	25	5	550	1	931
59	1	195	5	364	6	288	6	0	1	281	6	352	8	243	7	747	1	326	7	177	5	520	1	928

Pure Endowment

Days

Extended Insurance on $1,000 Nonparticipating Policies.

Ordinary Life (End't at 85) at end of								20-Premiums Life (End't at 85) at end of								20-Year Endowment at end of							
3 Yrs		10 Yrs		15 Yrs		20 Yrs		3 Yrs		10 Yrs		15 Yrs		19 Yrs		3 Yrs		10 Yrs		15 Yrs		19 Yrs	
Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Days	Years.	Pure End't.	Years.	Pure End't.	Years.	Pure End't.
1	143	7	195	14	12	19	155	3	105	23	20	34	225	43	275	12	40	10	$470	5	$759	1	$956
1	160	7	310	14	120	19	127	3	124	23	3	33	360	42	324	11	335	10	468	5	758	1	956
1	181	8	61	14	212	19	74	3	142	22	334	33	124	42	8	11	266	10	467	5	758	1	956
1	200	8	175	14	287	19	0	3	161	22	286	32	251	41	61	11	193	10	465	5	757	1	955
1	220	8	289	14	345	18	300	3	181	22	222	32	7	40	111	11	117	10	464	5	757	1	955
1	240	9	33	15	20	18	216	3	198	22	145	31	126	39	160	11	38	10	462	5	756	1	955
1	261	9	139	15	42	18	142	3	217	22	55	30	240	38	208	10	323	10	460	5	755	1	955
1	282	9	238	15	50	18	49	3	234	21	318	29	352	37	253	10	241	10	458	5	754	1	955
1	305	9	330	15	41	17	303	3	252	21	204	29	66	36	300	10	156	10	455	5	754	1	955
1	326	10	47	15	19	17	179	3	268	21	80	28	204	35	342	10	69	10	453	5	753	1	955
1	347	10	116	14	348	17	65	3	283	20	311	27	308	35	23	9	344	10	450	5	751	1	955
2	5	10	174	14	300	16	303	3	297	20	168	27	46	34	72	9	252	10	447	5	750	1	954
2	28	10	217	14	240	16	166	3	310	20	17	26	148	33	120	9	160	10	445	5	749	1	954
2	51	10	248	14	170	16	20	3	322	19	223	25	247	32	167	9	65	10	439	5	747	1	953
2	73	11	314	14	91	15	250	3	332	19	57	24	344	31	212	8	332	10	434	5	746	1	954
2	94	10	267	14	4	15	105	3	339	18	250	24	78	30	258	8	234	10	429	5	744	1	954
2	115	10	258	13	273	14	320	3	345	18	72	23	175	29	303	8	132	10	423	5	742	1	953
2	135	10	237	13	171	14	173	3	348	17	255	22	271	28	346	8	30	10	417	5	740	1	953
2	154	10	204	13	63	14	20	3	349	17	68	22	1	28	$19	7	291	10	410	5	737	1	953
2	171	9	162	12	314	13	220	3	347	16	243	21	100	27	51	7	185	10	401	5	734	1	952
2	188	10	110	12	196	13	68	3	342	16	49	20	197	26	83	7	78	10	392	5	731	1	952
2	201	10	50	12	74	12	279	3	332	15	218	19	294	25	116	6	335	10	382	5	727	1	951
2	213	9	347	11	312	12	124	3	319	15	20	19	27	24	148	6	225	10	370	5	723	1	951
2	220	9	271	11	185	11	344	3	300	14	185	18	129	23	180	6	115	10	357	5	719	1	950
2	223	9	189	11	54	11	195	3	275	13	349	17	231	22	212	6	4	10	342	5	713	1	950
2	222	9	102	10	287	11	35	3	247	13	147	16	333	21	245	5	259	10	325	5	708	1	949
2	217	9	11	10	154	10	259	3	214	12	311	16	76	20	278	5	149	10	306	5	701	1	948
2	207	8	280	10	20	10	119	3	177	12	110	15	186	19	311	5	40	10	284	5	694	1	947
2	193	8	181	9	252	9	343	3	136	11	275	14	297	18	344	4	299	10	259	5	685	1	946
2	179	8	81	9	121	9	202	3	98	11	77	14	48	17	378	4	198	10	230	5	676	1	945
2	160	7	344	8	355	9	67	3	60	10	247	13	170	16	Pure End't. 412	4	94	10	198	5	665	1	944
2	139	7	241	8	230	8	310	3	40	10	55	12	294	15	447	3	363	10	160	5	653	1	942
2	116	7	137	8	100	8	184	2	342	9	232	12	59	14	482	3	269	10	117	5	640	1	941
2	91	7	34	7	351	8	62	2	298	9	47	11	196	13	517	3	180	10	68	5	624	1	938
2	66	6	297	7	238	7	315	2	253	8	232	10	335	12	552	3	96	10	11	5	607	1	937
2	39	6	196	7	127	7	214	2	209	8	58	10	119	11	587	3	16	9	156	5	587	1	935
2	14	6	97	7	20	7	112	2	164	7	254	9	272	10	622	2	305	8	277	5	565	1	932
1	357	6	0	6	286	7	18	2	120	7	91	9	65	9	656	2	233	8	47	5	540	1	930
1	333	5	272	6	193	6	305	2	76	6	299	8	232	8	690	2	165	7	197	5	511	1	927
1	309	5	184	6	103	6	154	2	33	6	150	8	36	7	709	2	102	6	357	5	478	1	923
1	284	5	99	6	17	5	Pure End't. 338	1	350	6	5	7	218	6	754	2	43	6	169	5	439	1	919

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 3 Yrs		10 Yrs		15 Yrs		19 Yrs		20-Year Endowmen at end of 3 Yrs		10 Yrs		15 Yrs		[illegible]
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years Pure End't		Years Pure End't		Years [illegible]
21	1	305	9	233	15	224	19	91	4	86	24	346	34	345	42	364	14	73	10	$488	5	$771	1
22	1	301	9	340	15	293	19	40	4	74	24	243	34	50	42	22	14	3	10	485	5	771	1
23	1	344	10	74	15	334	18	333	4	113	24	179	33	238	41	104	13	297	10	484	5	771	1
24	2	21	10	161	15	350	18	270	4	151	24	94	32	331	40	148	13	156	10	483	5	769	1
25	2	14	10	237	16	18	18	188	4	183	23	357	32	51	39	201	13	146	10	481	5	768	1
26	2	55	10	349	16	24	18	88	4	169	23	234	31	162	38	223	13	1	10	479	5	768	1
27	2	94	11	78	16	5	17	363	4	200	23	97	30	263	37	229	12	222	10	477	5	768	1
28	2	85	11	108	15	329	17	255	4	230	22	310	29	357	36	283	12	14	10	475	5	767	1
29	2	122	11	165	15	300	17	133	4	257	22	146	29	108	35	320	12	52	10	471	5	766	1
30	2	156	11	245	15	249	17	22	4	280	22	7	28	186	34	347	11	269	10	469	5	765	1
31	2	190	11	260	15	178	16	241	4	301	21	184	27	285	34	54	11	179	10	466	5	764	1
32	2	221	11	295	15	90	16	108	4	319	21	21	27	13	33	116	11	84	10	463	5	762	1
33	2	249	11	270	15	15	15	322	4	331	20	210	26	102	32	115	10	298	10	458	5	761	1
34	2	273	11	262	14	287	15	196	4	341	20	25	25	185	31	159	10	198	10	454	5	760	1
35	2	298	11	236	14	181	15	55	4	348	19	196	24	265	30	197	10	46	10	450	5	757	1
36	2	313	11	223	14	65	14	255	4	350	18	360	23	364	29	273	9	305	10	448	5	755	1
37	2	334	11	162	13	324	14	103	4	347	18	178	23	75	28	299	9	197	10	437	5	753	1
38	3	22	11	115	13	208	13	325	4	340	17	328	22	172	27	324	9	43	10	430	5	750	1
39	3	31	11	53	13	83	13	164	4	329	17	133	21	246	27	24	8	294	10	422	5	748	1
40	3	37	10	343	12	316	13	0	4	348	16	277	20	340	26	51	8	176	10	413	5	745	1
41	3	73	10	279	12	178	12	215	4	324	16	74	20	77	25	119	8	21	10	404	5	741	1
42	3	68	10	183	12	35	12	50	4	293	15	234	19	150	24	148	7	265	10	391	5	737	1
43	3	91	10	100	11	269	11	263	4	256	15	9	18	249	23	181	7	142	10	378	5	732	1
44	3	74	10	7	11	132	11	111	4	244	14	167	17	349	22	252	7	183	10	364	5	727	1
45	3	81	9	272	10	345	10	313	4	195	13	325	17	74	21	293	6	258	10	348	5	722	1
46	3	82	9	166	10	205	10	167	4	169	13	103	16	169	20	339	6	106	10	328	5	715	1
47	3	49	9	57	10	63	10	8	4	111	12	264	15	268	20	30	5	351	10	308	5	708	1
48	3	38	8	307	9	286	9	232	4	50	12	48	15	6	19	98	5	229	10	284	5	719	1
49	3	22	8	190	9	146	9	83	4	12	11	215	14	121	18	145	5	112	10	255	5	691	1
50	3	1	8	71	9	5	8	301	3	312	11	6	13	240	17	201	4	363	10	224	5	681	1
51	2	341	7	328	8	234	8	163	3	247	10	168	12	351	16	266	4	251	10	188	5	669	1
52	2	312	7	208	8	99	8	24	3	200	9	335	12	111	15	338	4	143	10	145	5	656	1
53	2	262	7	98	7	332	7	257	3	134	9	143	11	232	15	39	4	40	10	98	5	642	1
54	2	230	6	342	7	207	7	119	3	86	8	322	11	5	14	121	3	305	10	41	5	625	1
																			Days				
55	2	212	6	234	7	76	6	351	3	21	8	134	10	139	13	207	3	209	9	279	5	605	1
56	2	174	6	126	6	322	6	226	2	322	7	327	9	288	12	280	.....	.....	.....		.....		.....
57	2	136	6	11	6	203	6	98	2	273	7	155	9	66	11	357	.....	.....	.....		.....		.....
58	2	98	5	274	6	86	5	334	2	212	6	355	8	229	11	77	.....	.....	.....		.....		.....
59	2	59	5	169	5	342	5	220	2	165	6	201	8	16	10	182	.....	.....	.....		.....		.....

Extended Insurance on $1,000 Participating Policies.

Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
2 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		2 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		2 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs	
Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
0	11	3	10	9	7	15	7	19	3	2	0	9	4	25	0	34	11	43	0	9	1	15	$148	10	$495	5	$775	1	$958
0	11	4	0	9	11	15	9	19	1	2	0	9	6	24	8	34	3	42	1	8	11	15	145	10	493	5	775	1	958
0	11	4	1	10	2	15	11	18	11	2	1	9	7	24	6	33	7	41	3	8	9	15	143	10	492	5	775	1	958
1	0	4	2	10	5	16	0	18	9	2	1	9	9	24	3	33	0	40	4	8	7	15	140	10	490	5	773	1	958
1	0	4	4	10	8	16	0	18	6	2	2	9	9	24	0	32	2	39	5	8	6	15	137	10	489	5	773	1	958
1	0	4	6	10	11	16	1	18	3	2	2	9	10	23	8	31	5	38	6	8	4	15	133	10	487	5	772	1	958
1	1	4	8	11	2	16	0	18	0	2	2	9	11	23	3	30	8	37	7	8	2	15	129	10	485	5	771	1	958
1	1	4	9	11	3	15	11	17	8	2	3	10	0	22	10	29	11	36	8	8	0	15	125	10	483	5	770	1	958
1	1	4	11	11	5	15	10	17	4	2	3	10	1	22	5	29	3	35	9	7	10	15	120	10	480	5	769	1	958
1	2	5	0	11	8	15	8	17	1	2	3	10	2	22	0	28	6	34	11	7	8	15	115	10	477	5	768	1	957
1	2	5	2	11	9	15	6	16	8	2	3	10	2	21	6	27	9	34	1	7	6	15	109	10	474	5	767	1	957
1	3	5	4	11	10	15	3	16	3	2	4	10	3	21	1	27	0	33	2	7	3	15	102	10	471	5	766	1	957
1	3	5	5	11	9	15	0	15	11	2	4	10	3	20	7	26	3	32	3	7	1	15	94	10	467	5	765	1	957
1	4	5	6	11	9	14	10	15	6	2	4	10	2	20	1	25	6	31	4	6	11	15	86	10	462	5	763	1	957
1	4	5	8	11	8	14	6	15	1	2	5	10	1	19	6	24	8	30	5	6	8	15	76	10	457	5	761	1	956
1	5	5	10	11	7	14	2	14	8	2	5	10	0	19	0	24	0	29	7	6	6	15	66	10	452	5	759	1	956
1	5	5	11	11	5	13	11	14	3	2	5	9	11	18	6	23	2	28	8	6	2	15	53	10	445	5	757	1	956
1	6	6	0	11	4	13	7	13	11	2	5	9	10	17	11	22	5	27	9	6	1	15	40	10	440	5	754	1	956
1	6	6	0	11	2	13	3	13	5	2	5	9	7	17	4	21	8	26	11	5	10	15	24	10	431	5	752	1	956
1	6	6	0	10	11	12	10	13	0	2	5	9	6	16	9	20	11	26	1	5	7	15	7	10	422	5	749	1	955
1	7	6	0	10	9	12	6	12	7	2	5	9	3	16	3	20	2	25	3	5	5	14	6	10	411	5	745	1	955
1	7	6	0	10	6	12	1	12	1	2	5	9	0	15	8	19	4	24	4	5	2	13	10	10	400	5	741	1	954
1	7	6	0	10	3	11	9	11	8	2	5	8	9	15	0	18	8	23	5	4	11	13	1	10	386	5	736	1	954
1	7	5	11	10	0	11	4	11	3	2	4	8	6	14	5	17	11	22	6	4	8	12	5	10	372	5	731	1	953
1	8	5	11	9	9	10	11	10	10	2	4	8	3	13	11	17	2	21	8	4	5	11	9	10	356	5	725	1	952
1	8	5	9	9	5	10	7	10	5	2	4	7	11	13	3	16	5	20	9	4	2	11	1	10	337	5	719	1	951
1	8	5	8	9	2	10	2	10	0	2	3	7	8	12	9	15	8	20	1	4	0	10	5	10	316	5	712	1	950
1	8	5	6	8	10	9	9	9	7	2	2	7	5	12	1	15	0	19	3	3	9	9	10	10	292	5	704	1	949
1	8	5	4	8	6	9	5	9	2	2	1	7	2	11	7	14	4	18	4	3	6	9	Months 3	10	264	5	695	1	948
1	7	5	3	8	2	9	0	8	9	2	1	6	11	11	0	13	7	17	5	3	3	8	8	10	232	5	685	1	947
1	7	5	0	7	11	8	7	8	5	2	0	6	7	10	5	12	11	16	7	3	0	8	1	10	196	5	676	1	945
1	6	4	11	7	7	8	3	8	1	1	11	6	3	9	11	12	3	15	9	2	10	7	7	10	154	5	664	1	943
1	6	4	9	7	3	7	10	7	7	1	10	5	10	9	5	11	7	14	11	2	7	7	1	10	106	5	646	1	942
1	5	4	7	6	11	7	6	7	3	1	9	5	6	8	10	11	0	14	3	2	5	6	7	10	50	5	628	1	940
1	5	4	4	6	8	7	2	6	11	1	8	5	3	8	4	10	4	13	5	2	3	6	2	9	Mo 10	5	609	1	938
1	4	4	2	6	4	6	10	6	7	1	7	5	0	7	10	9	9	12	7	....	....	....	....	....	....	....	....	....	....
1	3	4	0	6	0	6	6	6	3	1	6	4	8	7	5	9	2	11	10	....	....	....	....	....	....	....	....	....	....
1	3	3	10	5	8	6	2	5	10	1	5	4	5	6	11	8	7	11	2	....	....	....	....	....	....	....	....	....	....
1	2	3	8	5	5	5	10	5	6	1	4	4	2	6	6	8	0	10	4	....	....	....	....	....	....	....	....	....	....
1	1	3	6	5	2	5	7	5	3	1	3	3	11	6	1	7	6	9	7	....	....	....	....	....	....	....	....	....	....

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on Ordinary Life Policies, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Y
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
15 to 25	2	180	3	139	4	91	5	82	6	30	7	34	8	0	8	285	12	297	15
26	2	198	3	175	4	135	5	135	6	85	7	82	8	49	8	330	12	318	15
27	2	225	3	210	4	180	5	174	6	120	7	124	8	91	9	0	12	327	15
28	2	254	3	240	4	210	5	222	6	173	7	163	8	129	9	30	12	326	15
29	2	279	3	265	4	249	5	250	6	210	7	201	8	150	9	53	12	310	14
30	2	300	3	300	4	283	5	291	6	243	7	231	8	180	9	64	12	288	14
31	2	315	3	330	4	315	5	318	6	270	7	255	8	192	9	70	12	254	14
32	2	349	4	0	4	342	5	330	6	290	7	268	8	198	9	67	12	213	14
33	3	7	4	23	5	0	6	6	6	309	7	279	8	198	9	65	12	164	13
34	3	25	4	45	5	22	6	21	6	318	7	279	8	190	9	75	12	107	13
35	3	40	4	60	5	37	6	33	6	321	7	274	8	175	9	79	12	42	13
36	3	60	4	75	5	49	6	37	6	315	7	264	8	155	9	72	11	331	12
37	3	67	4	85	5	55	6	37	6	312	7	247	8	133	9	56	11	253	12
38	3	75	4	90	5	55	6	33	6	297	7	225	8	122	9	31	11	169	12
39	3	82	4	96	5	54	6	22	6	279	7	195	8	103	8	358	11	80	11
40	3	87	4	93	5	48	6	8	6	255	7	159	8	74	8	317	10	344	11
41	3	87	4	90	5	36	5	345	6	225	7	131	8	38	8	269	10	245	11
42	3	85	4	82	5	19	5	315	3	192	7	100	7	354	8	213	10	142	10
43	3	75	4	70	5	0	5	292	6	150	7	61	7	304	8	162	10	34	10
44	3	73	4	55	4	330	5	259	6	111	7	15	7	247	8	84	9	285	10
45	3	60	4	37	4	310	5	220	6	69	6	326	7	185	8	11	9	174	9
46	3	48	4	16	4	280	5	183	6	27	6	272	7	121	7	296	9	62	9
47	3	33	3	345	4	247	5	138	5	343	6	215	7	53	7	219	8	310	8
48	3	15	3	325	4	20	5	93	5	294	6	159	6	343	7	139	8	199	8
49	2	361	3	295	4	171	5	45	5	244	6	95	6	271	7	52	8	88	8
50	2	330	3	262	4	129	4	354	5	191	6	30	6	198	6	335	7	337	7
51	2	309	3	229	4	87	4	300	5	136	5	325	6	122	6	252	7	229	7
52	2	283	3	200	4	42	4	246	5	79	5	258	6	46	6	169	7	121	7
53	2	255	3	157	3	360	4	191	5	20	5	190	5	329	6	85	7	13	6
54	2	228	3	117	3	310	4	135	4	321	5	119	5	253	5	360	6	271	6
55	2	199	3	79	3	261	4	79	4	261	5	51	5	176	5	278	6	169	6
56	2	169	3	28	3	212	4	27	4	199	4	341	5	100	5	196	6	67	6
57	2	138	2	346	3	163	3	335	4	138	4	272	5	23	5	114	5	327	5
58	2	96	2	293	3	98	3	282	4	76	4	204	4	308	5	33	5	233	5
59	2	54	2	240	3	54	3	228	4	13	4	135	4	234	4	313	5	138	5
60	2	13	2	188	3	9	3	175	3	312	4	66	4	161	4	235	5	43	4

EXTENDED INSURANCE.

howing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on 20-Premiums Lite Policies, provided Premiums have been Fully Paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
4	260	6	251	8	312	11	100	13	272	16	54	18	188	20	342	30	192	38	5
4	291	6	285	8	362	11	144	13	300	16	69	18	180	20	249	30	12	37	111
4	317	6	318	9	30	11	180	13	327	16	78	18	162	20	191	29	187	36	210
4	360	6	330	9	75	11	210	13	351	16	78	18	132	20	138	28	358	35	312
5	12	7	22	9	100	11	235	13	360	16	66	18	90	20	75	28	161	35	51
5	36	7	54	9	130	11	256	14	0	16	42	18	44	19	354	27	322	34	146
5	60	7	75	9	144	11	261	13	350	16	3	17	342	19	258	27	114	33	243
5	90	7	99	9	165	11	265	13	330	15	325	17	275	19	167	26	265	32	332
5	99	7	114	9	175	11	260	13	305	15	273	17	180	19	54	26	53	32	68
5	108	7	126	9	176	11	242	13	262	15	210	17	90	18	288	25	196	31	162
5	123	7	130	9	174	11	227	13	225	15	124	17	5	18	174	24	338	30	184
5	130	7	135	9	162	11	193	13	161	15	60	16	258	18	54	24	116	29	342
5	135	7	132	9	147	11	156	13	105	14	330	16	144	17	264	23	253	29	74
5	136	7	120	9	120	11	105	13	30	14	240	16	21	17	114	23	27	28	164
5	135	7	112	9	90	11	58	12	321	14	136	15	263	16	330	22	161	27	257
5	131	7	76	9	58	11	0	12	240	14	33	15	133	16	198	21	293	26	344
5	120	7	67	9	12	10	292	12	148	13	276	14	355	16	33	21	64	26	77
5	106	7	42	8	320	10	222	12	52	13	159	14	216	15	228	20	194	25	169
5	87	7	6	8	255	10	171	11	317	13	36	14	73	15	66	19	322	24	250
5	66	6	327	8	208	10	60	11	205	12	270	13	285	14	262	19	92	23	344
5	40	6	286	8	144	9	335	11	94	12	138	13	136	14	94	18	36	23	81
5	12	6	235	8	73	9	240	10	340	12	4	12	345	13	285	17	347	22	175
4	337	6	184	8	0	9	142	10	224	11	226	12	190	13	114	17	153	21	267
4	302	6	126	7	282	9	45	10	102	11	88	12	34	12	308	16	244	20	357
4	261	6	66	7	202	8	300	9	340	10	300	11	237	12	138	16	11	20	99
4	222	6	7	7	120	8	201	9	212	10	168	11	81	11	328	15	143	19	197
4	176	5	300	7	33	8	93	9	91	10	25	10	280	11	158	14	275	18	294
4	129	5	234	6	307	7	345	8	325	9	201	10	126	10	349	14	50	18	33
4	81	5	165	6	217	7	235	8	202	9	102	9	331	10	182	13	190	17	143
4	30	5	94	6	127	7	126	8	72	8	321	9	177	10	16	12	329	16	250
3	341	5	24	6	37	7	18	7	309	8	183	9	22	9	214	12	116	15	319
3	285	4	312	5	304	6	270	7	180	8	42	8	234	9	53	11	252	15	114
3	235	4	240	5	216	6	150	7	60	7	265	8	84	8	256	11	56	14	232
3	180	4	166	5	127	6	55	6	298	7	130	7	294	8	102	10	215	13	346
3	125	4	96	5	30	5	311	6	180	7	0	7	154	7	311	10	14	13	116
3	72	4	25	4	310	5	209	6	60	6	231	7	15	7	136	9	185	12	244
3	8	3	316	4	218	5	90	5	297	6	95	6	229	7	22	8	353	12	5
2	316	3	247	4	134	4	352	5	186	5	332	6	99	6	245	8	174	11	152
2	265	3	180	4	52	4	257	5	78	5	214	5	334	6	111	7	352	10	289
2	216	3	114	3	332	4	165	4	333	5	99	5	215	5	340	7	185	10	72
2	167	3	51	3	255	4	75	4	232	4	349	5	96	5	217	7	14	9	224

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period, if the Insured is living, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs.			10 Yrs.			15 Yrs.		19 Y
	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Years.
15 to 25	11	248	16	0	$9	15	0	$79	14	0	$148	13	0	$215	12	0	$281	11	0	$345	10	0	$409	5	$707	1
26	11	152	16	0	5	15	0	75	14	0	144	13	0	211	12	0	277	11	0	342	10	0	405	5	705	1
27	11	54	16	0	..	15	0	71	14	0	140	13	0	208	12	0	273	11	0	338	10	0	401	5	703	1
28	10	324	16	0	..	15	0	66	14	0	135	13	0	203	12	0	268	11	0	334	10	0	397	5	699	1
29	10	229	15	211	..	15	0	60	14	0	129	13	0	197	12	0	262	11	0	328	10	0	393	5	694	1
30	10	135	15	29	..	15	0	54	14	0	123	13	0	191	12	0	256	11	0	322	10	0	388	5	690	1
31	10	36	14	211	..	15	0	47	14	0	115	13	0	183	12	0	250	11	0	317	10	0	380	5	685	1
32	9	302	14	31	..	15	0	40	14	0	107	13	0	176	12	0	244	11	0	310	10	0	374	5	680	1
33	9	208	13	215	..	15	0	32	14	0	101	13	0	168	12	0	236	11	0	302	10	0	366	5	675	1
34	9	105	13	33	..	15	0	22	14	0	92	13	0	159	12	0	227	11	0	294	10	0	359	5	673	1
35	9	3	12	219	..	15	0	13	14	0	82	13	0	151	12	0	217	11	0	284	10	0	350	5	667	1
36	8	260	12	91	..	15	0	2	14	0	71	13	0	140	12	0	208	11	0	274	10	0	340	5	661	1
37	8	153	11	276	..	15	0	....	14	0	59	13	0	128	12	0	197	11	0	264	10	0	329	5	654	1
38	8	40	11	94	..	15	0	....	14	0	48	13	0	117	12	0	184	11	0	252	10	0	318	5	646	1
39	7	292	10	284	..	14	204	....	14	0	34	13	0	103	12	0	172	11	0	239	10	0	306	5	638	1
40	7	175	10	149	..	13	313	....	14	0	20	13	0	90	12	0	158	11	0	225	10	0	293	5	630	1
41	7	58	9	335	..	13	69	....	14	0	4	13	0	74	12	0	142	11	0	211	10	0	279	5	620	1
42	6	302	9	200	..	12	189	....	14	0	....	13	0	57	12	0	126	11	0	195	10	0	264	5	610	1
43	6	186	9	25	..	12	0	....	13	302	....	13	0	39	12	0	109	11	0	178	10	0	248	5	598	1
44	6	65	8	255	..	11	131	....	13	29	....	13	0	20	12	0	90	11	0	160	10	0	230	5	586	1
45	5	313	8	83	..	10	273	....	12	131	....	13	0	....	12	0	70	11	0	141	10	0	210	5	573	1
46	5	200	7	284	..	10	91	....	11	240	....	12	350	....	12	0	49	11	0	120	10	0	191	5	556	1
47	5	91	7	131	..	9	248	....	11	0	....	12	58	....	12	0	27	11	0	97	10	0	170	5	541	1
48	4	346	6	343	..	9	47	....	10	131	....	11	160	....	12	0	5	11	0	74	10	0	146	5	525	1
49	4	251	6	200	..	8	219	....	9	273	....	10	311	....	12	0	....	11	0	50	10	0	122	5	506	1
50	4	153	6	62	..	8	36	....	9	62	....	10	36	....	10	273	....	11	0	24	10	0	96	5	488	1
51	4	62	5	295	..	7	222	....	8	222	....	9	175	....	9	352	....	10	327	....	10	0	70	5	466	1
52	3	339	5	171	..	7	58	....	8	29	....	8	324	....	9	125	....	10	75	....	10	0	42	5	443	1
53	3	253	5	54	..	6	262	....	7	211	....	8	121	....	8	269	....	9	196	....	10	0	13	5	422	1
54	3	178	4	302	..	6	87	....	7	36	....	7	292	....	8	65	....	8	329	....	9	225	....	5	398	1
55	3	102	4	197	..	5	332	....	6	237	....	7	105	....	7	222	....	8	116	....	8	349	....	5	372	1

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been Fully Paid in Cash for

Years.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	1	290	2	29	2	145	3	159	4	191	5	241	6	309	8	25	14	72	18	74
2	1	314	2	67	2	197	3	224	4	270	5	332	7	47	8	138	14	163	18	51
3	1	338	2	106	2	250	3	290	4	350	6	60	7	151	8	250	14	238	18	13
4	1	362	2	146	2	304	3	358	5	66	6	153	7	254	8	360	14	295	17	327
5	2	23	2	186	2	360	4	63	5	149	6	246	7	355	9	102	14	335	17	263
6	2	50	2	228	3	52	4	134	5	231	6	339	8	89	9	204	14	358	17	187
7	2	77	2	271	3	111	4	204	5	312	7	65	8	185	9	299	15	0	17	101
8	2	104	2	314	3	169	4	276	6	27	7	153	8	276	10	21	14	357	17	6
9	2	132	2	357	3	229	4	346	6	108	7	238	8	361	10	98	14	334	16	268
10	2	160	3	35	3	287	5	51	6	186	7	319	9	73	10	163	14	298	16	157
11	2	189	3	79	3	346	5	119	6	260	8	29	9	140	10	215	14	249	16	39
12	2	217	3	123	4	39	5	186	6	330	8	96	9	197	10	254	14	189	15	280
13	2	244	3	166	4	96	5	250	7	30	8	154	9	241	10	280	14	119	15	151
14	2	270	3	208	4	152	5	310	7	88	8	202	9	271	10	292	14	40	15	16
15	2	296	3	248	4	205	6	0	7	137	8	238	9	289	10	291	13	317	14	241
16	2	321	3	287	4	254	6	48	7	177	8	262	9	296	10	277	13	221	14	99
17	2	346	3	323	4	300	6	90	7	207	8	275	9	290	10	252	13	117	13	319
18	3	3	3	358	4	340	6	124	7	226	8	277	9	272	10	216	13	8	13	171
19	3	24	4	24	5	11	6	147	7	235	8	267	9	244	10	169	12	259	13	21
20	3	43	4	49	5	38	6	162	7	233	8	247	9	206	10	114	12	139	12	235
21	3	59	4	70	5	57	6	167	7	220	8	216	9	158	10	50	12	16	12	83
22	3	71	4	85	5	68	6	162	7	198	8	176	9	102	9	343	11	254	11	296
23	3	78	4	92	5	71	6	148	7	167	8	128	9	38	9	264	11	123	11	144
24	3	81	4	92	5	65	6	126	7	128	8	73	8	332	9	178	10	355	10	357
25	3	78	4	85	5	51	6	96	7	81	8	10	8	254	9	88	10	220	10	207
26	3	70	4	72	5	31	6	58	7	27	7	305	8	170	8	358	10	84	10	60
27	3	57	4	53	5	3	6	15	6	332	7	231	8	82	8	259	9	313	9	280
28	3	40	4	29	4	34	5	330	6	266	7	152	7	357	8	157	9	176	9	136
29	3	19	4	0	4	296	5	275	6	197	7	70	7	263	8	53	9	40	8	359
30	2	359	3	332	4	253	5	216	6	125	6	359	7	166	7	311	8	271	8	220
31	2	332	3	295	4	207	5	155	6	50	6	262	7	69	7	204	8	139	8	83
32	2	303	3	256	4	158	5	92	5	338	6	173	6	335	7	97	8	9	7	313
33	2	271	3	214	4	106	5	26	5	259	6	83	6	235	6	354	7	247	7	181
34	2	238	3	170	4	53	4	323	5	179	5	358	6	135	6	247	7	123	7	51
35	2	204	3	125	3	363	4	254	5	98	5	267	6	36	6	140	7	2	6	269
36	2	168	3	79	3	307	4	185	5	17	5	176	5	302	6	34	6	250	6	164
37	2	132	3	33	3	250	4	115	4	301	5	86	5	204	5	296	6	136	6	40
38	2	96	2	350	3	192	4	45	4	221	4	362	5	108	5	196	6	24	5	284
39	2	59	2	303	3	135	3	341	4	142	4	274	5	14	5	98	5	281	5	166
40	2	23	2	254	3	78	3	272	4	62	4	188	4	288	5	1	5	176	5	50

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Premiums Life Policies provided Premiums have been fully paid in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Y
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
18 to 21	3	293	5	145	7	54	9	20	11	361	15	49	18	138	21	183	32	175	39
22	3	319	5	187	7	109	9	89	12	71	15	118	18	180	21	178	31	327	38
23	3	346	5	228	7	164	9	155	12	140	15	177	18	208	21	157	31	106	37
24	4	6	5	268	7	217	9	219	12	203	15	226	18	220	21	119	30	249	36
25	4	32	5	306	7	269	9	279	12	261	15	264	18	217	21	68	30	21	35
26	4	59	5	345	7	319	9	335	12	310	15	288	18	197	21	2	29	153	35
27	4	84	6	17	8	0	10	22	12	351	15	297	18	164	20	287	28	282	34
28	4	108	6	53	8	43	10	69	13	17	15	294	18	115	20	193	28	42	33
29	4	131	6	86	8	83	10	109	13	37	15	277	18	54	20	88	27	164	32
30	4	152	6	117	8	118	10	142	13	45	15	245	17	344	19	338	26	282	31
31	4	173	6	144	8	148	10	166	13	40	15	199	17	257	19	212	26	32	31
32	4	191	6	168	8	172	10	181	13	21	15	140	17	157	19	76	25	146	30
33	4	206	6	188	8	190	10	186	12	357	15	70	17	48	18	297	24	257	29
34	4	219	6	205	8	201	10	179	12	315	14	354	16	293	18	144	24	0	28
35	4	229	6	215	8	203	10	163	12	260	14	260	16	165	17	350	23	110	27
36	4	236	6	221	8	197	10	134	12	194	14	157	16	29	17	184	22	217	27
37	4	240	6	220	8	181	10	95	12	118	14	46	15	250	17	13	21	322	26
38	4	240	6	213	8	156	10	45	12	32	13	291	15	100	16	201	21	63	25
39	4	236	6	199	8	121	9	352	11	303	13	163	14	309	16	21	20	169	24
40	4	228	6	177	8	78	9	282	11	200	13	30	14	148	15	201	19	275	23
41	4	215	6	146	8	26	9	204	11	90	12	255	13	348	15	13	19	15	23
42	4	196	6	109	7	330	9	119	10	338	12	110	13	178	14	187	18	123	22
43	4	171	6	65	7	261	9	27	10	215	11	326	13	6	13	360	17	230	21
44	4	139	6	13	7	186	8	295	10	88	11	173	12	195	13	165	16	338	20
45	4	103	5	320	7	105	8	190	9	322	11	17	12	18	12	335	16	85	19
46	4	61	5	256	7	19	8	82	9	187	10	224	11	205	12	140	15	199	19
47	4	15	5	187	6	293	7	335	9	49	10	65	11	26	11	309	14	313	18
48	3	330	5	115	6	199	7	220	8	275	9	269	10	213	11	115	14	67	17
49	3	277	5	40	6	102	7	104	8	136	9	110	10	35	10	287	13	190	16
50	3	222	4	329	6	5	6	352	7	362	8	316	9	224	10	97	12	314	16
51	3	165	4	250	5	276	6	234	7	222	8	158	9	51	9	274	12	80	15
52	3	108	4	171	5	172	6	117	7	85	8	3	8	245	9	89	11	216	14
53	3	51	4	92	5	73	6	2	6	315	7	215	8	77	8	273	10	356	13
54	2	358	4	14	4	342	5	253	6	181	7	66	7	278	8	97	10	136	13
55	2	301	3	301	4	246	5	141	6	51	6	284	7	118	7	291	9	286	12

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period, if the Insured is living, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.				4 Yrs.				5 Yrs.				6 Yrs.				7 Yrs.				8 Yrs.				9 Yrs.				10 Yrs.				15 Yrs.			19 Yrs.		
	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.
21	13	253	16	0	$39	15	0	$110	14	0	$178	13	0	$252	12	0	$323	11	0	$391	10	0	$456	5	$744	1	$953											
22	13	172	16	0	36	15	0	107	14	0	175	13	0	250	12	0	321	11	0	389	10	0	455	5	744	1	953											
23	13	86	16	0	33	15	0	104	14	0	173	13	0	247	12	0	319	11	0	387	10	0	453	5	743	1	953											
24	12	563	16	0	30	15	0	101	14	0	170	13	0	245	12	0	317	11	0	385	10	0	452	5	742	1	953											
25	12	273	16	0	26	15	0	98	14	0	167	13	0	242	12	0	315	11	0	383	10	0	450	5	741	1	953											
26	12	180	16	0	22	15	0	94	14	0	164	13	0	239	12	0	312	11	0	381	10	0	448	5	741	1	953											
27	12	84	16	0	18	15	0	90	14	0	160	13	0	236	12	0	309	11	0	379	10	0	445	5	740	1	953											
28	11	349	16	0	13	15	0	86	14	0	156	13	0	232	12	0	306	11	0	376	10	0	443	5	739	1	953											
29	11	249	16	0	7	15	0	81	14	0	152	13	0	229	12	0	302	11	0	373	10	0	441	5	738	1	953											
30	11	145	16	0	1	15	0	75	14	0	147	13	0	226	12	0	299	11	0	370	10	0	438	5	737	1	952											
31	11	37	15	224	..	15	0	69	14	0	141	13	0	221	12	0	294	11	0	366	10	0	434	5	736	1	952											
32	10	293	15	42	..	15	0	62	14	0	135	13	0	215	12	0	289	11	0	361	10	0	431	5	734	1	952											
33	10	182	14	224	..	15	0	54	14	0	128	13	0	208	12	0	284	11	0	356	10	0	427	5	733	1	952											
34	10	67	14	39	..	15	0	46	14	0	120	13	0	201	12	0	278	11	0	351	10	0	422	5	731	1	952											
35	9	315	13	217	..	15	0	36	14	0	111	13	0	193	12	0	271	11	0	345	10	0	417	5	728	1	952											
36	9	195	13	30	..	15	0	25	14	0	101	13	0	184	12	0	263	11	0	338	10	0	411	5	726	1	951											
37	9	74	12	208	..	15	0	12	14	0	90	13	0	174	12	0	254	11	0	330	10	0	404	5	724	1	951											
38	8	316	12	21	..	14	332	....	14	0	77	13	0	162	12	0	244	11	0	322	10	0	396	5	721	1	951											
39	8	190	11	199	..	14	86	....	14	0	63	13	0	149	12	0	233	11	0	313	10	0	388	5	718	1	950											
40	8	64	11	13	..	13	208	....	14	0	46	13	0	135	12	0	220	11	0	302	10	0	379	5	715	1	950											
41	7	302	10	193	..	12	335	....	14	0	28	13	0	119	12	0	206	11	0	289	10	0	368	5	711	1	950											
42	7	173	10	10	..	12	100	....	14	0	7	13	0	101	12	0	190	11	0	275	10	0	356	5	707	1	949											
43	7	44	9	193	..	11	234	....	13	177	....	13	0	80	12	0	172	11	0	260	10	0	342	5	702	1	948											
44	6	280	9	13	..	11	9	....	12	276	....	13	0	56	12	0	151	11	0	242	10	0	327	5	697	1	947											
45	6	151	8	201	..	10	154	....	12	17	....	13	0	29	12	0	127	11	0	221	10	0	310	5	691	1	947											
46	6	24	8	29	..	9	305	....	11	151	....	12	350	....	12	0	101	11	0	198	10	0	290	5	684	1	946											
47	5	262	7	225	..	9	96	....	10	253	....	12	71	....	12	0	70	11	0	171	10	0	268	5	676	1	945											
48	5	139	7	60	..	8	259	....	10	19	....	11	167	....	12	0	35	11	0	141	10	0	242	5	667	1	944											
49	5	19	6	265	..	8	64	....	9	158	....	10	273	....	11	331	....	11	0	107	10	0	213	5	658	1	943											
50	4	267	6	111	..	7	242	....	8	306	....	10	25	....	11	55	....	11	0	67	10	0	179	5	647	1	942											
51	4	155	5	329	..	7	63	....	8	98	....	9	153	....	10	156	....	11	0	22	10	0	141	5	634	1	940											
52	4	48	5	188	..	6	256	....	7	264	....	8	291	....	9	270	....	10	212	....	10	0	97	5	620	1	938											
53	3	311	5	53	..	6	92	....	7	75	....	8	75	....	9	30	....	9	315	....	10	0	46	5	604	1	936											
54	3	213	4	290	..	5	303	....	6	261	....	7	235	....	8	167	....	9	66	....	9	311	....	5	586	1	934											
55	3	121	4	169	..	5	156	....	6	92	....	7	42	....	7	316	....	8	196	....	9	57	....	5	565	1	932											

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy be Extended on Ordinary Life Policies without further Payment of Premiums, provided Premiums have been fully paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Y
20	0	19	1	95	2	193	3	313	5	93	6	259	8	78	9	279	11	123	17	114	2
21	0	44	1	133	2	243	4	11	5	168	6	344	8	175	10	18	11	231	17	162	2
22	0	72	1	172	2	294	4	76	5	244	7	67	8	272	10	120	11	334	17	194	2
23	0	100	1	212	2	347	4	142	5	321	7	156	9	2	10	220	12	68	17	208	1
24	0	129	1	254	3	37	4	209	6	35	7	244	9	97	10	316	12	160	17	206	1
25	0	159	1	296	3	93	4	277	6	114	7	330	9	188	11	42	12	243	17	190	1
26	0	189	1	339	3	150	4	344	6	192	8	50	9	276	11	126	12	316	17	160	1
27	0	220	2	19	3	206	5	48	6	270	8	133	9	359	11	203	13	12	17	116	1
28	0	253	2	64	3	264	5	116	6	346	8	214	10	72	11	271	13	60	17	60	1
29	0	285	2	111	3	321	5	185	7	55	8	289	10	143	11	327	13	94	16	358	1
30	0	319	2	158	4	15	5	252	7	127	8	360	10	205	12	6	13	114	16	280	1
31	0	353	2	205	4	73	5	316	7	196	9	59	10	256	12	36	13	121	16	191	1
32	1	23	2	252	4	130	6	14	7	259	9	116	10	296	12	54	13	114	16	98	1
33	1	59	2	299	4	186	6	75	7	316	9	163	10	324	12	58	13	94	15	357	1
34	1	95	2	345	4	240	6	132	8	4	9	200	10	339	12	50	13	63	15	245	1
35	1	131	3	27	4	292	6	184	8	47	9	225	10	343	12	30	13	20	15	127	1
36	1	167	3	71	4	341	6	230	8	80	9	239	10	334	11	364	12	331	15	5	1
37	1	202	3	115	5	21	6	268	8	103	9	241	10	314	11	321	12	237	14	241	1
38	1	236	3	156	5	62	6	299	8	116	9	232	10	282	11	268	12	194	14	108	1
39	1	271	3	195	5	98	6	321	8	118	9	213	10	241	11	205	12	114	13	336	1
40	1	304	3	230	5	126	6	335	8	111	9	183	10	190	11	135	12	27	13	196	1
41	1	337	3	262	5	148	6	338	8	93	9	144	10	130	11	58	11	297	13	53	1
42	2	1	3	289	5	161	6	332	8	66	9	96	10	63	10	338	11	196	12	272	1
43	2	29	3	309	5	166	6	316	8	30	9	40	9	354	10	245	11	90	12	125	1
44	2	53	3	323	5	161	6	292	7	350	8	341	9	271	10	148	10	345	11	341	1
45	2	73	3	330	5	150	6	260	7	298	8	270	9	183	10	47	10	230	11	192	1
46	2	88	3	329	5	130	6	220	7	239	8	193	9	91	9	305	10	112	11	41	1
47	2	98	3	323	5	104	6	173	7	174	8	111	8	360	9	195	9	356	10	257	1
48	2	103	3	310	5	71	6	121	7	103	8	25	8	259	9	83	9	233	10	108	
49	2	103	3	291	5	32	6	64	7	29	7	300	8	156	8	333	9	108	9	325	
50	2	100	3	237	4	355	6	3	6	315	7	207	8	50	8	217	8	348	9	180	
51	2	92	3	240	4	307	5	302	6	234	7	112	7	309	8	100	8	223	9	36	
52	2	82	3	209	4	257	5	234	6	151	7	16	7	201	7	348	8	97	8	261	
53	2	68	3	175	4	203	5	164	6	67	6	284	7	93	7	231	7	337	8	124	
54	2	52	3	138	4	148	5	93	5	346	6	185	6	350	7	114	7	214	7	353	
55	2	34	3	100	4	91	5	20	5	259	6	88	6	242	6	363	7	92	7	225	
56	2	14	3	59	4	33	4	312	5	173	5	355	6	135	6	249	6	337	7	97	
57	1	356	3	17	3	339	4	237	5	86	5	258	6	29	6	137	6	220	6	337	
58	1	333	2	340	3	279	4	163	5	0	5	162	5	290	6	26	6	106	6	218	
59	1	308	2	296	3	219	4	90	4	280	5	67	5	189	5	284	5	359	6	99	
60	1	282	2	251	3	159	4	17	4	196	4	339	5	89	5	181	5	254	5	346	
61	1	256	2	207	3	100	3	309	4	113	4	249	4	357	5	81	5	151	5	235	
62	1	229	2	163	3	41	3	238	4	32	4	161	4	265	4	348	5	51	5	128	
63	1	202	2	119	2	348	3	168	3	318	4	76	4	177	4	257	4	321	5	12	
64	1	175	2	75	2	290	3	100	3	243	3	359	4	91	4	170	4	230	4	277	
65	1	148	2	32	2	235	3	34	3	171	3	283	4	8	4	84	4	142	4	178	

EXTENDED INSURANCE.

wing the Length of Time the Insurance for the Face of the Policy will e Extended on 20-Premiums Life Policy without further Payment of Premiums, provided Premiums have been fully paid in Cash for

Yrs.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs
Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
189	5	83	8	79	11	180	15	12	18	272	22	150	25	273	28	226	37	103	44	224
214	5	120	8	126	11	233	15	61	18	302	22	136	25	201	28	101	36	197	43	261
240	5	157	8	172	11	283	15	105	18	321	22	108	25	117	27	331	35	289	42	298
266	5	194	8	217	11	329	15	149	18	331	22	67	25	21	27	184	35	13	41	333
291	5	231	8	260	12	6	15	173	18	327	22	12	24	277	27	30	34	101	41	1
318	5	265	8	301	12	45	15	194	18	310	21	308	24	157	26	232	33	187	40	40
343	5	300	8	339	12	78	15	206	18	280	21	227	24	28	26	61	32	270	39	177
4	5	333	9	9	12	106	15	210	18	238	21	134	23	254	25	247	31	352	38	114
31	6	0	9	42	12	126	15	200	18	182	21	31	23	106	25	62	31	69	37	150
56	6	30	9	69	12	139	15	180	18	115	20	281	22	315	24	236	30	150	36	185
81	6	59	9	92	12	145	15	148	18	37	20	156	22	150	24	39	29	228	35	219
105	6	85	9	111	12	141	15	104	17	312	20	24	21	345	23	202	28	306	34	252
129	6	107	9	124	12	128	15	49	17	210	19	246	21	167	22	361	28	17	33	287
149	6	127	9	130	12	104	14	348	17	100	19	96	20	349	22	149	27	95	32	320
169	6	143	9	130	12	70	14	270	16	347	18	304	20	160	21	299	26	172	31	353
188	6	155	9	123	12	26	14	183	16	218	18	141	19	332	21	80	25	248	31	24
204	6	163	9	107	11	337	14	87	16	83	17	337	19	134	20	224	24	324	30	62
218	6	166	9	82	11	273	13	349	15	306	17	162	18	298	20	0	24	35	29	100
230	6	163	9	49	11	199	13	234	15	157	16	348	18	93	19	138	23	114	28	138
239	6	154	9	7	11	117	13	114	15	4	16	165	17	251	18	276	22	192	27	177
246	6	139	8	321	11	29	12	353	14	209	15	344	17	41	18	47	21	270	26	216
249	6	117	8	262	10	296	12	220	14	46	15	154	16	195	17	181	20	349	25	255
248	6	87	8	195	10	192	12	83	13	244	14	328	15	347	16	316	20	67	24	294
243	6	51	8	122	10	83	11	306	13	75	14	134	15	134	16	85	19	151	23	334
232	6	8	8	42	9	333	11	159	12	267	13	304	14	285	15	220	18	236	23	11
216	5	323	7	321	9	213	11	12	12	93	13	109	14	71	14	355	17	323	22	60
196	5	266	7	230	9	90	10	224	11	283	12	278	13	222	14	127	17	48	21	119
169	5	206	7	135	8	329	10	72	11	107	12	82	13	10	13	265	16	142	20	160
139	5	140	7	37	8	201	9	283	10	296	11	252	12	164	13	40	15	238	19	212
104	5	72	6	300	8	71	9	128	10	120	11	59	11	320	12	183	14	336	18	264
67	5	1	6	197	7	306	8	340	9	312	10	233	11	114	11	328	14	77	17	318
28	4	292	6	94	7	176	8	187	9	140	10	44	10	276	11	114	13	187	17	9
351	4	218	5	356	7	48	8	37	8	336	9	224	10	77	10	268	12	299	16	77
308	4	143	5	252	6	285	7	253	8	169	9	43	9	247	10	62	12	53	15	146
264	4	69	5	151	6	160	7	108	8	7	8	220	9	57	9	227	11	179	14	216
220	3	360	5	50	6	37	6	331	7	213	8	57	8	237	9	31	10	307	13	296
175	3	286	4	317	5	282	6	192	7	59	7	253	8	58	8	208	10	79	12	355
131	3	213	4	220	5	165	6	58	6	274	7	92	7	250	8	25	9	222	12	76
88	3	143	4	126	5	51	5	292	6	129	6	299	7	83	7	216	9	0	11	163
45	3	74	4	35	4	306	5	166	5	358	6	149	6	287	7	47	8	159	10	249
3	3	7	3	312	4	200	5	44	5	220	6	3	6	135	6	251	7	316	9	333
327	2	307	3	227	4	97	4	292	5	91	5	231	5	352	6	97	7	120	9	68
287	2	244	3	145	3	364	4	181	4	333	5	100	5	215	5	315	6	292	8	176
248	2	184	3	67	3	270	4	75	4	219	4	340	5	83	5	177	6	110	7	279
211	2	126	2	356	3	182	3	340	4	110	4	225	4	323	5	43	5	297	7	17
175	2	71	2	285	3	98	3	247	4	7	4	116	4	208	4	285	5	131	6	151

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period if the Insured is Living, provided Premiums have been fully paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Years.	Pure Endt.	Years.	Pure Endt.
20	8	50	14	333	16	0	$62	15	0	$141	14	0	$217	13	0	$290	12	0	$360	11	0	$428	10	$492	5	$771	[illegible]	[illegible]
21	8	23	14	264	16	0	60	15	0	139	14	0	215	13	0	288	12	0	359	11	0	426	10	491	5	770	[illegible]	[illegible]
22	7	360	14	199	16	0	57	15	0	137	14	0	213	13	0	287	12	0	357	11	0	425	10	490	5	770	[illegible]	[illegible]
23	7	333	14	120	16	0	55	15	0	135	14	0	211	13	0	285	12	0	356	11	0	424	10	489	5	769	[illegible]	[illegible]
24	7	304	14	44	16	0	52	15	0	132	14	0	209	13	0	283	12	0	354	11	0	422	10	488	5	769	[illegible]	[illegible]
25	7	272	13	329	16	0	49	15	0	129	14	0	207	13	0	281	12	0	352	11	0	421	10	487	5	768	[illegible]	[illegible]
26	7	239	13	247	16	0	46	15	0	127	14	0	204	13	0	279	12	0	350	11	0	419	10	485	5	768	[illegible]	[illegible]
27	7	205	13	161	16	0	42	15	0	123	14	0	201	13	0	276	12	0	348	11	0	417	10	483	5	767	[illegible]	[illegible]
28	7	170	13	72	16	0	38	15	0	120	14	0	198	13	0	273	12	0	345	11	0	415	10	482	5	767	[illegible]	[illegible]
29	7	132	12	343	16	0	34	15	0	116	14	0	194	13	0	270	12	0	343	11	0	412	10	480	5	766	[illegible]	[illegible]
30	7	92	12	248	16	0	29	15	0	111	14	0	190	13	0	266	12	0	339	11	0	410	10	477	5	765	[illegible]	[illegible]
31	7	50	12	150	16	0	23	15	0	106	14	0	186	13	0	262	12	0	336	11	0	407	10	475	5	764	[illegible]	[illegible]
32	7	6	12	47	16	0	16	15	0	100	14	0	180	13	0	258	12	0	332	11	0	403	10	471	5	763	[illegible]	[illegible]
33	6	326	11	306	16	0	9	15	0	93	14	0	175	13	0	253	12	0	327	11	0	399	10	468	5	762	[illegible]	[illegible]
34	6	279	11	197	16	0	1	15	0	86	14	0	168	13	0	247	12	0	322	11	0	395	10	464	5	760	[illegible]	[illegible]
35	6	230	11	85	15	183	...	15	0	78	14	0	160	13	0	240	12	0	316	11	0	390	10	460	5	759	[illegible]	[illegible]
36	6	178	10	334	14	352	...	15	0	68	14	0	152	13	0	232	12	0	310	11	0	384	10	455	5	757	[illegible]	[illegible]
37	6	125	10	215	14	156	...	15	0	57	14	0	142	13	0	224	12	0	302	11	0	377	10	450	5	755	[illegible]	[illegible]
38	6	69	10	92	13	325	...	15	0	45	14	0	131	13	0	214	12	0	294	11	0	370	10	443	5	753	[illegible]	[illegible]
39	6	12	9	353	13	128	...	15	0	31	14	0	119	13	0	203	12	0	284	11	0	362	10	436	5	750	[illegible]	[illegible]
40	5	316	9	206	12	297	...	15	0	15	14	0	105	13	0	191	12	0	273	11	0	353	10	428	5	748	[illegible]	[illegible]
41	5	253	9	77	12	102	...	14	324	...	14	0	89	13	0	177	12	0	261	11	0	342	10	419	5	745	[illegible]	[illegible]
42	5	190	8	312	11	274	...	14	75	...	14	0	71	13	0	161	12	0	247	11	0	330	10	409	5	741	[illegible]	[illegible]
43	5	122	8	180	11	82	...	13	196	...	14	0	50	13	0	143	12	0	231	11	0	316	10	397	5	737	[illegible]	[illegible]
44	5	52	8	48	10	256	...	12	322	...	14	0	26	13	0	122	12	0	214	11	0	301	10	384	5	733	[illegible]	[illegible]
45	4	345	7	281	10	69	...	12	87	...	13	361	...	13	0	99	12	0	193	11	0	283	10	369	5	728	[illegible]	[illegible]
46	4	270	7	148	9	249	...	11	223	...	13	93	...	13	0	72	12	0	170	11	0	263	10	352	5	722	[illegible]	[illegible]
47	4	194	7	17	9	68	...	11	0	...	12	198	...	13	0	41	12	0	143	11	0	240	10	333	5	715	[illegible]	[illegible]
48	4	117	6	251	8	254	...	10	146	...	11	311	...	13	0	6	12	0	112	11	0	214	10	310	5	708	[illegible]	[illegible]
49	4	41	6	122	8	81	...	9	299	...	11	66	...	12	181	...	12	0	77	11	0	184	10	285	5	699	[illegible]	[illegible]
50	3	329	5	363	7	278	...	9	94	...	10	195	...	11	233	...	12	0	37	11	0	149	10	256	5	690	[illegible]	[illegible]
51	3	254	5	240	7	115	...	8	261	...	9	333	...	10	344	...	11	310	...	11	0	110	10	222	5	679	[illegible]	[illegible]
52	3	180	5	122	6	324	...	8	72	...	9	114	...	10	100	...	11	44	...	11	0	64	10	184	5	667	[illegible]	[illegible]
53	3	109	5	9	6	172	...	7	254	...	8	269	...	9	232	...	10	154	...	11	0	11	10	139	5	653	[illegible]	[illegible]
54	3	40	4	263	6	28	...	7	80	...	8	69	...	9	9	...	9	278	...	10	153	...	10	88	5	637	[illegible]	[illegible]
55	2	339	4	158	5	255	...	6	278	...	7	243	...	8	41	...	9	43	...	9	268	...	10	29	5	620	[illegible]	[illegible]

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Guaranteed Option Policies, provided Premiums have been fully Paid in Cash for

4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.		17 Yrs.		18 Yrs.		19 Yrs.		20 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
2	9	3	10	4	11	6	2	7	3	8	6	9	11	11	3	12	8	13	11	15	1	16	0	16	10	17	6	18	1	18	8	19	0
2	10	3	11	5	2	6	5	7	8	8	10	10	2	11	8	12	11	14	2	15	2	16	1	16	10	17	7	18	1	18	7	18	11
3	0	4	1	5	5	6	7	7	10	9	2	10	6	12	0	13	3	14	5	15	4	16	2	16	11	17	7	18	0	18	6	18	9
3	1	4	3	5	7	6	10	8	2	9	5	10	10	12	3	13	6	14	8	15	5	16	3	16	11	17	7	17	11	18	4	18	7
3	3	4	6	5	10	7	1	8	5	9	9	11	1	12	6	13	9	14	10	15	7	16	4	16	11	17	6	17	10	18	2	18	5
3	5	4	9	6	0	7	4	8	9	10	0	11	5	12	9	13	11	14	11	15	8	16	4	16	10	17	4	17	9	18	0	18	3
3	6	4	11	6	2	7	7	9	0	10	3	11	8	12	10	14	0	14	11	15	8	16	3	16	9	17	2	17	7	17	9	18	0
3	9	5	0	6	5	7	9	9	2	10	6	11	10	12	11	14	1	14	11	15	7	16	2	16	8	17	0	17	5	17	6	17	9
3	11	5	2	6	8	8	0	9	5	10	9	12	0	13	0	14	2	14	11	15	6	16	1	16	6	16	10	17	2	17	3	17	5
4	0	5	4	6	10	8	2	9	7	10	11	12	2	13	1	14	2	14	10	15	5	15	11	16	4	16	8	16	11	17	0	17	1
4	1	5	6	6	11	8	4	9	8	11	1	12	3	13	2	14	1	14	9	15	4	15	9	16	1	16	5	16	7	16	8	16	9
4	3	5	8	7	2	8	7	9	11	11	2	12	3	13	1	13	11	14	7	15	1	15	6	15	9	16	1	16	3	16	3	16	4
4	4	5	10	7	4	8	9	10	1	11	3	12	3	13	0	13	10	14	5	14	11	15	3	15	6	15	9	15	11	15	11	16	0
4	6	6	1	7	6	8	11	10	2	11	4	12	3	12	11	13	8	14	3	14	8	15	0	15	3	15	5	15	7	15	7	15	8
4	7	6	2	7	7	9	0	10	3	11	4	12	2	12	10	13	6	14	1	14	5	14	9	15	0	15	1	15	3	15	3	15	3
4	8	6	2	7	8	9	0	10	3	11	3	12	1	12	9	13	4	13	10	14	2	14	5	14	8	14	9	14	11	14	11	14	10
4	9	6	4	7	9	9	1	10	2	11	1	11	12	12	7	13	1	13	7	13	11	14	2	14	4	14	5	14	7	14	7	14	6
4	10	6	6	7	11	9	1	10	1	10	11	11	9	12	5	12	10	13	3	13	7	13	10	14	0	14	0	14	2	14	2	14	1
5	0	6	7	8	0	9	1	10	0	10	10	11	7	12	2	12	7	13	0	13	3	13	6	13	7	13	8	13	9	13	9	13	8
5	1	6	8	7	11	9	1	9	11	10	8	11	5	12	0	12	4	12	8	12	11	13	2	13	3	13	4	13	4	13	4	13	3
5	1	6	8	7	11	9	0	9	10	10	7	11	3	11	9	12	1	12	4	12	7	12	10	12	10	12	11	12	11	12	11	12	10
5	2	6	8	7	11	8	11	9	8	10	5	11	0	11	6	11	10	12	0	12	3	12	6	12	6	12	6	12	6	12	6	12	5
5	2	6	7	7	10	8	10	9	6	10	3	10	9	11	2	11	6	11	8	11	11	12	1	12	2	12	1	12	1	12	1	12	0
5	2	6	6	7	9	8	8	9	4	10	0	10	6	10	11	11	2	11	4	11	7	11	9	11	9	11	9	11	8	11	8	11	7
5	2	6	5	7	8	8	6	9	2	9	9	10	3	10	8	10	10	11	0	11	2	11	4	11	4	11	4	11	3	11	3	11	2
5	1	6	4	7	6	8	4	8	11	9	6	10	0	10	4	10	6	10	8	10	10	10	11	11	0	10	11	10	10	10	10	10	9
5	1	6	3	7	4	8	2	8	8	9	3	9	8	10	0	10	2	10	4	10	6	10	7	10	7	10	6	10	6	10	5	10	4
5	1	6	2	7	2	8	0	8	5	9	0	9	5	9	8	9	10	10	0	10	1	10	2	10	3	10	2	10	1	10	0	10	0
4	11	6	1	7	0	7	9	8	2	8	8	9	1	9	4	9	6	9	7	9	9	9	9	9	10	9	9	9	9	9	8	9	7
4	10	5	11	6	9	7	6	7	11	8	5	8	10	9	0	9	2	9	3	9	4	9	5	9	5	9	4	9	4	9	3	9	2
4	9	5	9	6	7	7	3	7	8	8	1	8	6	8	8	8	10	8	11	9	0	9	1	9	1	9	1	9	0	9	0	8	11
4	7	5	7	6	4	7	0	7	5	7	10	8	2	8	4	8	6	8	7	8	8	8	9	8	9	8	8	8	8	8	6	8	5
4	5	5	5	6	2	6	9	7	2	7	6	7	11	8	0	8	2	8	3	8	3	8	5	8	4	8	4	8	4	8	2	8	1
4	4	5	3	5	11	6	6	6	11	7	3	7	7	7	8	7	10	7	11	7	11	8	1	8	0	8	0	8	0	7	10	7	9
4	2	5	1	5	9	6	3	6	7	6	11	7	3	7	5	7	6	7	7	7	7	7	9	7	8	7	8	7	8	7	6	7	5
4	0	4	11	5	6	6	0	6	4	6	8	6	11	7	1	7	2	7	3	7	3	7	5	7	4	7	4	7	4	7	2	7	1
3	10	4	8	5	4	5	9	6	0	6	4	6	7	6	9	6	10	6	11	6	11	7	1	7	0	7	0	6	10	6	9	6	9
3	8	4	6	5	1	5	6	5	9	6	1	6	4	6	6	6	6	6	8	6	8	6	9	6	8	6	8	6	8	6	6	6	5
3	7	4	4	4	11	5	3	5	6	5	9	6	0	6	2	6	3	6	4	6	4	6	5	6	4	6	4	6	4	6	2	6	1
3	5	4	1	4	8	5	0	5	3	5	5	5	8	5	11	5	11	6	0	6	1	6	2	6	1	6	0	6	0	5	10	5	9
3	3	3	11	4	5	4	9	5	0	5	2	5	5	5	7	5	8	5	9	5	9	5	10	5	9	5	8	5	8	5	6	5	5
3	1	3	8	4	3	4	6	4	9	4	11	5	2	5	4	5	4	5	5	5	6	5	6	5	5	5	5	5	4	5	2	5	1
2	11	3	6	4	0	4	3	4	6	4	8	4	11	5	1	5	1	5	2	5	2	5	3	5	2	5	1	5	0	4	10	4	9
2	10	3	4	3	10	4	0	4	3	4	5	4	8	4	10	4	10	4	11	4	11	4	11	4	10	4	9	4	8	4	6	4	5
2	8	3	2	3	7	3	9	4	0	4	2	4	5	4	7	4	7	4	8	4	7	4	7	4	6	4	6	4	4	4	2	4	1
2	6	3	0	3	3	3	7	3	10	4	0	4	3	4	4	4	4	4	5	4	4	4	4	4	3	4	3	4	1	3	11	3	9

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on 20-Premiums Guaranteed Option Contracts, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.		17 Yrs.		18 Yrs.		19 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	5	1	8	2	11	6	14	9	18	0	21	3	24	2	26	8	29	0	30	10	32	6	33	11	35	6	36	10	38	5	40	2	41	1
21	5	2	8	3	11	8	14	10	18	1	21	3	24	0	26	5	28	7	30	4	31	11	33	4	34	10	36	2	37	8	39	5	41	0
22	5	3	8	5	11	10	14	11	18	2	21	2	23	10	26	2	28	2	29	10	31	4	32	9	34	1	35	5	36	11	38	7	41	1
23	5	4	8	6	11	11	15	0	18	3	21	1	23	7	25	10	27	9	29	4	30	9	32	1	33	4	34	9	36	2	37	10	40	1
24	5	5	8	8	12	0	15	1	18	2	20	11	23	4	25	8	27	3	28	10	30	2	31	5	32	8	34	0	35	5	37	0	39	4
25	5	7	8	9	12	1	15	2	18	2	20	9	23	1	25	1	26	9	28	3	29	7	30	9	32	0	33	3	34	7	36	3	38	1
26	5	8	8	11	12	2	15	2	18	1	20	7	22	9	24	8	26	3	27	8	29	0	30	1	31	4	32	6	33	10	35	6	37	1
27	5	10	9	0	12	3	15	3	18	0	20	4	22	5	24	3	25	9	27	1	28	4	29	5	30	7	31	9	33	1	34	8	36	1
28	5	11	9	2	12	3	15	2	17	10	20	1	22	1	23	9	25	3	26	6	27	8	28	9	29	10	31	0	32	3	33	10	36	0
29	5	11	9	2	12	4	15	2	17	8	19	10	21	8	23	3	24	8	25	11	27	0	28	1	29	2	30	3	31	6	33	0	35	1
30	5	11	9	0	12	4	15	1	17	5	19	6	21	3	22	9	24	1	25	3	26	4	27	4	28	5	29	5	30	8	32	2	34	4
31	6	0	9	1	12	3	15	0	17	2	19	2	20	10	22	3	23	6	24	8	25	8	26	8	27	8	28	8	29	10	31	4	33	6
32	6	1	9	3	12	2	14	10	16	11	18	10	20	5	21	9	22	11	24	1	25	0	25	11	26	11	27	11	29	1	30	6	32	3
33	6	1	9	3	12	1	14	8	16	8	18	5	20	0	21	3	22	4	23	5	24	4	25	3	26	2	27	2	28	3	29	8	31	3
34	6	1	9	2	12	0	14	5	16	4	18	0	19	8	20	9	21	9	22	9	23	8	24	6	25	5	26	5	27	6	28	10	30	11
35	6	1	9	1	11	11	14	1	16	0	17	7	19	0	20	2	21	2	22	1	22	11	23	9	24	7	25	6	26	7	27	11	30	0
36	6	1	9	0	11	9	13	10	15	8	17	2	18	6	19	8	20	7	21	6	22	3	23	0	23	10	24	9	25	9	27	1	29	7
37	6	1	9	0	11	7	13	6	15	3	16	9	18	0	19	1	20	0	20	10	21	7	22	4	23	1	24	0	25	0	26	4	28	4
38	6	2	8	11	11	5	13	3	14	10	16	3	17	6	18	6	19	4	20	2	20	10	21	7	22	5	23	3	24	2	25	6	27	5
39	6	1	8	10	11	2	12	11	14	5	15	9	16	11	17	11	18	9	19	6	20	2	20	10	21	8	22	6	23	5	24	8	26	7
40	5	11	8	6	10	11	12	7	14	0	15	3	16	4	17	4	18	1	18	10	19	6	20	2	20	11	21	9	22	8	23	11	25	9
41	5	11	8	4	10	8	12	3	13	7	14	9	15	9	16	9	17	5	18	2	18	9	19	5	20	2	20	11	21	10	23	1	24	11
42	5	10	8	3	10	5	11	10	13	2	14	3	15	2	16	2	16	9	17	6	18	1	18	8	19	5	20	2	21	1	22	3	24	1
43	5	8	8	1	10	1	11	6	12	9	13	9	14	7	15	6	16	2	16	10	17	5	18	0	18	8	19	5	20	3	21	5	23	2
44	5	7	7	10	9	9	11	1	12	3	13	3	14	0	14	11	15	6	16	2	16	9	17	3	17	11	18	8	19	6	20	7	22	4
45	5	5	7	6	9	5	10	8	11	9	12	9	13	6	14	3	14	10	15	5	16	0	16	6	17	2	17	10	18	8	19	9	21	3
46	5	4	7	4	9	1	10	3	11	3	12	2	12	11	13	8	14	2	14	9	15	4	15	10	16	5	17	1	17	11	18	11	20	7
47	5	2	7	1	8	9	9	10	10	10	11	8	12	5	13	1	13	7	14	1	14	8	15	2	15	8	16	4	17	2	18	2	19	1
48	5	1	6	10	8	5	9	5	10	4	11	2	11	10	12	6	13	0	13	5	14	0	14	6	15	0	15	7	16	5	17	4	18	1
49	4	11	6	7	8	1	9	0	9	11	10	8	11	4	11	11	12	5	12	10	13	4	13	10	14	4	14	10	15	8	16	7	18	1
50	4	8	6	3	7	8	8	8	9	6	10	2	10	10	11	4	11	10	12	3	12	8	13	2	13	8	14	2	14	11	15	10	17	4
51	4	5	6	0	7	4	8	3	9	0	9	8	10	3	10	9	11	3	11	8	12	0	12	6	13	0	13	6	14	2	15	1	16	8
52	4	3	5	9	7	0	7	10	8	7	9	2	9	9	10	2	10	8	11	1	11	5	11	10	12	4	12	10	13	5	14	4	15	1
53	4	1	5	6	6	8	7	6	8	2	8	8	9	3	9	8	10	3	10	6	10	10	11	3	11	8	12	2	12	9	13	7	14	1
54	3	11	5	3	6	4	7	1	7	9	8	3	8	9	9	2	9	6	9	11	10	3	10	8	11	0	11	6	12	1	12	10	14	7
55	3	9	5	0	6	0	6	9	7	4	7	10	8	3	8	8	9	0	9	5	9	8	10	1	10	5	10	10	11	5	12	2	13	4

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on 20-Year Endowment Guaranteed Option Contracts, with amount returned at End of Period if the Insured is living, provided Premiums have been fully paid in Cash for

3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Yrs.			15 Yrs.		19 Yrs.	
Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
12	1	16	0	$48	15	0	$128	14	0	$204	13	0	$274	12	0	$342	11	0	$407	10	$469	5	$744	1	$939
12	0	16	0	46	15	0	126	14	0	202	13	0	273	12	0	341	11	0	406	10	468	5	744	1	939
12	10	16	0	44	15	0	124	14	0	200	13	0	272	12	0	340	11	0	405	10	467	5	744	1	939
12	8	16	0	42	15	0	122	14	0	198	13	0	270	12	0	339	11	0	404	10	466	5	743	1	939
12	6	16	0	39	15	0	119	14	0	196	13	0	268	12	0	337	11	0	402	10	465	5	743	1	939
12	4	16	0	36	15	0	117	14	0	194	13	0	266	12	0	335	11	0	400	10	464	5	742	1	938
12	2	16	0	32	15	0	114	14	0	191	13	0	264	12	0	333	11	0	398	10	462	5	742	1	938
11	11	16	0	28	15	0	110	14	0	188	13	0	261	12	0	331	11	0	396	10	460	5	741	1	938
11	9	16	0	24	15	0	107	14	0	185	13	0	258	12	0	328	11	0	394	10	458	5	741	1	938
11	7	16	0	19	15	0	102	14	0	182	13	0	255	12	0	325	11	0	392	10	456	5	740	1	938
11	3	16	0	14	15	0	98	14	0	178	13	0	251	12	0	322	11	0	389	10	454	5	739	1	938
11	1	16	0	9	15	0	92	14	0	174	13	0	247	12	0	318	11	0	386	10	451	5	738	1	938
10	10	15	11	...	15	0	86	14	0	169	13	0	242	12	0	314	11	0	382	10	448	5	737	1	937
10	7	15	5	...	15	0	81	14	0	163	13	0	237	12	0	310	11	0	378	10	445	5	736	1	937
10	4	15	0	...	15	0	74	14	0	156	13	0	231	12	0	305	11	0	374	10	441	5	735	1	937
10	0	14	6	...	15	0	65	14	0	148	13	0	225	12	0	299	11	0	369	10	437	5	733	1	937
9	9	14	0	...	15	0	55	14	0	139	13	0	218	12	0	292	11	0	364	10	432	5	731	1	937
9	5	13	6	...	15	0	44	14	0	129	13	0	210	12	0	284	11	0	358	10	426	5	729	1	936
9	1	13	0	...	15	0	31	14	0	118	13	0	201	12	0	276	11	0	351	10	420	5	727	1	936
8	10	12	7	...	15	0	16	14	0	106	13	0	190	12	0	267	11	0	343	10	413	5	725	1	936
8	7	12	0	...	14	11	....	14	0	93	13	0	177	12	0	257	11	0	333	10	405	5	722	1	936
8	3	11	6	...	14	3	....	14	0	78	13	0	163	12	0	245	11	0	322	10	396	5	719	1	935
7	11	11	0	...	13	7	....	14	0	61	13	0	142	12	0	231	11	0	310	10	386	5	715	1	935
7	8	10	7	...	13	0	....	14	0	40	13	0	129	12	0	215	11	0	297	10	374	5	711	1	934
7	4	10	1	...	12	4	....	14	0	16	13	0	108	12	0	197	11	0	281	10	361	5	707	1	934
6	11	9	6	...	11	8	....	13	6	....	13	0	85	12	0	177	11	0	263	10	346	5	702	1	933
6	8	9	0	...	11	1	....	12	9	....	13	0	59	12	0	154	11	0	243	10	329	5	696	1	932
6	4	8	7	...	10	6	....	12	1	....	13	0	29	12	0	127	11	0	220	10	310	5	689	1	931
6	0	8	1	...	9	11	....	11	5	....	12	9	....	12	0	96	11	0	194	10	288	5	681	1	930
5	8	7	8	...	9	4	....	10	9	....	12	0	....	12	0	61	11	0	164	10	262	5	673	1	929
5	4	7	3	...	8	10	....	10	2	....	11	4	....	12	0	22	11	0	130	10	233	5	664	1	928
5	1	6	10	...	8	4	....	9	7	....	10	8	....	11	8	....	11	0	90	10	199	5	654	1	927
4	9	6	5	...	7	10	....	9	0	....	10	0	....	11	0	....	11	0	45	10	160	5	642	1	926
4	6	6	1	...	7	4	....	8	5	....	9	4	....	10	4	....	11	0	....	10	115	5	628	1	924
4	3	5	9	...	6	11	....	7	11	....	8	9	....	9	8	....	10	4	....	10	65	5	612	1	923
4	0	5	4	...	6	6	....	7	5	....	8	3	....	9	1	....	9	8	....	10	7	5	594	1	920

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	1	0	3	1	8	6	14	7	18	8	3	4	8	3	24	1	35	0	42	8	11	5	15	$118	10	$472	5	$771
21	1	1	3	2	8	9	14	9	18	6	3	5	8	4	23	11	34	4	41	10	11	3	15	116	10	472	5	771
22	1	2	3	3	9	1	14	11	18	5	3	6	8	6	23	8	33	8	41	0	11	1	15	114	10	470	5	770
23	1	3	3	4	9	4	15	0	18	3	3	6	8	8	23	6	33	0	40	2	11	0	15	111	10	469	5	770
24	1	3	3	5	9	7	15	2	18	2	3	7	8	10	23	4	32	4	39	4	10	10	15	108	10	467	5	769
25	1	4	3	7	9	11	15	4	18	0	3	8	8	11	23	2	31	8	38	6	10	6	15	104	10	465	5	769
26	1	5	3	8	10	1	15	4	17	9	3	8	9	0	22	10	30	11	37	8	10	5	15	100	10	463	5	769
27	1	6	3	10	10	4	15	3	17	6	3	9	9	1	22	6	30	2	36	9	10	1	15	96	10	461	5	767
28	1	7	4	0	10	7	15	3	17	2	3	10	9	2	22	2	29	6	35	11	9	11	15	92	10	459	5	766
29	1	8	4	2	10	9	15	2	16	11	3	10	9	3	21	10	28	9	35	1	9	9	15	87	10	456	5	765
30	1	9	4	4	11	0	15	2	16	8	3	11	9	4	21	6	28	1	34	2	9	5	15	81	10	453	5	764
31	1	10	4	6	11	3	14	11	16	3	4	0	9	4	21	0	27	4	33	4	9	3	15	75	10	450	5	762
32	1	11	4	7	11	1	14	9	15	11	4	0	9	4	20	6	26	7	32	6	9	1	15	68	10	447	5	761
33	2	0	4	9	11	1	14	6	15	7	4	1	9	4	20	0	25	10	31	7	8	9	15	61	10	443	5	760
34	2	0	4	11	11	2	14	4	15	2	4	2	9	4	19	6	25	1	30	9	8	7	15	52	10	438	5	759
35	2	1	5	0	11	2	14	1	14	10	4	2	9	5	19	0	24	4	29	10	8	4	15	42	10	433	5	757
36	2	2	5	1	11	0	13	9	14	5	4	3	9	3	18	6	23	7	29	0	8	1	15	31	10	427	5	755
37	2	3	5	2	10	11	13	6	14	0	4	3	9	2	18	0	22	10	28	2	7	10	15	19	10	421	5	752
38	2	4	5	3	10	10	13	2	13	7	4	3	9	1	17	5	22	1	27	4	7	6	15	5	10	413	5	749
39	2	6	5	5	10	8	12	10	13	2	4	3	9	0	16	11	21	4	28	5	7	3	14	6	10	405	5	747
40	2	7	5	6	10	7	12	7	12	9	4	4	8	11	16	5	20	7	25	7	7	0	13	10	10	396	5	744
41	2	7	5	6	10	4	12	2	12	4	4	3	8	8	15	10	19	11	24	9	6	9	13	2	10	386	5	741
42	2	7	5	6	10	1	11	10	11	11	4	3	8	6	15	3	19	2	23	10	6	6	12	6	10	374	5	737
43	2	8	5	6	9	11	11	5	11	6	4	2	8	3	14	8	18	5	23	0	6	2	11	10	10	361	5	732
44	2	8	5	5	9	8	11	1	11	1	4	2	8	0	14	2	17	8	22	1	5	11	11	3	10	346	5	727
45	2	8	5	5	9	5	10	9	10	8	4	1	7	10	13	7	16	11	21	3	5	8	10	8	10	329	5	722
46	2	8	5	4	9	2	10	4	10	3	4	0	7	6	13	0	16	3	20	5	5	5	10	0	10	310	5	716
47	2	8	5	2	8	10	10	0	9	10	3	10	7	3	12	5	15	6	19	7	5	1	9	6	10	288	5	708
48	2	8	5	1	8	7	9	7	9	6	3	9	7	0	11	11	14	10	18	10	4	9	8	11	10	263	5	700
49	2	7	5	0	8	3	9	2	9	1	3	7	6	8	11	4	14	1	18	0	4	6	8	4	10	235	5	687
50	2	7	4	11	8	0	8	10	8	8	3	6	6	5	10	9	13	5	17	2	4	3	7	10	10	203	5	655
51	2	6	4	9	7	8	8	6	8	4	3	4	6	2	10	3	12	9	16	5	4	0	7	4	10	165	5	608
52	2	6	4	7	7	4	8	1	7	11	3	2	5	10	9	9	12	1	15	7	3	9	6	11	10	122	5	556
53	2	5	4	5	7	0	7	9	7	7	3	1	5	7	9	3	11	6	14	10	3	6	6	5	10	73	5	443
54	2	4	4	3	6	8	7	5	7	2	2	11	5	4	8	8	10	10	14	0	3	3	6	0	10	16	5	626
55	2	3	4	1	6	5	7	1	6	10	2	9	5	0	8	2	10	2	13	3	3	1	5	7	9	5	5	605
56	2	2	3	11	6	1	6	9	6	6	2	7	4	9	7	9	9	8	12	6	2	10	5	2	8	9	5	583
57	2	1	3	9	5	10	6	5	6	2	2	6	4	6	7	4	9	1	11	9	2	8	4	10	8	2	5	559
58	2	0	3	7	5	7	6	1	5	10	2	4	4	3	6	10	8	6	11	0	2	6	4	6	7	7	5	533
59	1	11	3	5	5	4	5	10	5	6	2	3	4	0	6	5	7	11	10	3	2	4	4	2	7	0	5	498
60	1	10	3	3	5	1	5	6	5	2	2	1	3	9	6	0	7	4	9	6	2	1	3	11	6	6	5	460

EXTENDED INSURANCE.

g the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy Provided Premiums have been Fully Paid in Cash for

	4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
4	2	0	2	11	3	11	4	9	5	8	6	8	7	9	8	10	9	10	11	0	12	1	13	2	17	0
5	2	2	3	0	3	10	4	11	6	1	6	8	8	0	9	2	10	3	11	4	12	5	13	6	17	0
6	2	2	3	3	4	2	5	2	6	2	7	3	8	4	9	6	10	7	11	8	12	9	13	9	17	0
6	2	5	3	4	4	4	5	4	6	5	7	2	8	6	9	9	10	5	12	0	13	0	14	0	17	0
7	2	6	3	6	4	6	5	7	6	8	7	10	8	11	10	1	11	2	12	3	13	5	14	0	16	11
8	2	7	3	8	4	8	5	8	6	11	8	0	9	1	10	5	11	6	12	6	13	6	14	4	16	10
9	2	9	3	6	4	11	6	0	7	2	8	4	9	7	10	8	11	9	12	9	13	8	14	5	16	8
9	2	10	3	11	5	1	6	3	7	6	8	7	9	9	10	11	11	10	12	11	13	9	14	5	16	6
10	2	10	4	1	5	3	6	5	7	8	8	10	10	0	11	1	12	1	13	2	13	10	14	6	16	3
10	3	1	4	7	5	5	6	10	7	11	9	1	10	6	11	4	12	3	13	1	13	10	14	5	16	0
11	3	1	4	3	5	6	6	9	8	0	9	2	10	3	11	4	12	3	13	0	13	9	14	3	15	8
10	3	1	4	5	5	8	6	11	8	2	9	4	10	5	11	5	12	4	13	0	13	7	14	2	15	5
11	3	4	4	7	5	10	7	1	8	4	9	6	10	7	11	6	12	4	13	0	13	7	14	0	15	1
12	3	5	4	9	6	0	7	3	8	6	9	8	10	8	11	7	12	3	12	11	13	5	13	11	14	9
12	3	5	4	10	6	2	7	5	8	8	9	9	10	2	11	8	12	3	12	9	13	4	13	8	14	5
13	3	8	5	0	6	4	7	7	8	10	9	9	10	8	11	5	12	1	12	1	13	1	13	5	14	1
13	3	2	5	1	6	5	7	8	8	10	9	9	10	8	11	4	12	0	12	6	12	11	13	3	13	9
13	3	10	5	3	6	6	7	9	8	11	9	9	10	7	11	3	11	1	12	4	12	8	13	0	13	4
13	3	11	5	4	6	7	7	9	8	10	9	8	10	6	11	1	11	8	12	1	12	5	12	9	13	0
14	4	0	5	5	6	8	7	9	8	9	8	10	10	4	10	11	11	6	11	3	12	2	12	5	12	7
14	4	0	5	4	6	7	7	8	8	0	9	5	10	2	10	6	11	2	11	6	11	10	12	0	12	2
14	4	1	5	5	6	6	7	8	8	7	9	10	10	0	10	6	10	11	11	3	11	6	11	9	11	10
14	4	1	5	5	6	7	7	7	8	5	9	2	9	10	10	3	10	8	11	0	11	2	11	4	11	4
14	4	2	5	5	6	6	7	6	8	4	9	0	9	7	10	0	10	5	10	9	10	11	11	1	11	0
14	4	1	5	4	6	5	7	5	8	1	8	3	9	4	9	9	10	1	10	4	10	6	10	7	10	7
15	4	1	5	4	6	4	7	3	8	0	8	7	9	2	9	6	9	10	10	1	10	3	10	4	10	2
15	4	1	5	3	6	3	7	1	7	10	8	5	8	9	9	3	9	1	9	9	9	11	10	0	9	10
15	4	0	5	2	6	2	6	10	7	8	8	2	8	9	8	11	9	2	9	5	9	6	9	8	9	5
15	4	0	5	1	6	0	6	9	7	5	7	11	8	4	8	8	8	11	9	1	9	2	9	3	9	0
15	3	11	4	10	5	10	6	7	7	2	7	8	8	0	8	4	8	7	8	9	8	10	8	11	8	8
16	3	9	4	9	5	9	6	4	6	11	7	4	7	9	8	0	8	2	8	4	8	5	8	6	8	3
16	3	8	4	8	5	6	6	1	6	8	7	1	7	5	7	4	7	1	8	0	8	1	8	2	7	11
16	3	11	4	9	5	3	5	10	6	5	6	10	7	2	7	5	7	7	7	11	7	10	7	10	7	7
16	3	9	4	3	5	1	5	8	6	1	6	6	6	11	7	1	7	3	7	8	7	9	7	6	7	2
16	3	5	4	2	4	10	5	5	5	11	6	3	6	6	6	9	6	10	7	7	7	1	7	1	6	10
17	3	3	4	8	4	8	5	3	5	9	6	0	6	3	6	7	6	8	6	9	6	9	6	10	6	6
18	3	1	3	11	4	6	5	0	5	5	5	9	6	0	6	2	6	4	6	5	6	6	6	6	6	2
18	3	0	3	9	4	4	4	10	5	2	5	6	5	9	5	10	6	0	6	2	6	2	6	2	5	10
18	2	10	3	7	4	1	4	7	4	10	5	3	5	6	5	9	5	9	5	10	5	10	5	11	5	6
18	2	8	3	5	3	10	4	5	4	7	4	9	4	11	5	4	5	6	5	7	5	8	5	7	5	4
19	2	7	3	3	3	9	4	2	4	6	4	9	4	11	5	1	5	2	5	3	5	4	5	4	4	11
19	2	5	3	2	3	6	3	11	4	2	4	5	4	8	4	10	4	11	5	0	5	0	5	0	4	9
19	2	4	3	0	3	4	3	8	3	11	4	2	4	5	4	7	4	8	4	9	4	9	4	9	4	5
19	2	2	2	10	3	2	3	6	3	9	4	0	4	2	4	4	4	5	4	6	4	6	4	5	4	1
19	2	1	2	8	3	0	3	4	3	7	3	10	4	0	4	1	4	2	4	3	4	3	4	2	3	9
19	1	11	2	6	2	10	3	2	3	5	3	8	3	10	3	11	3	11	3	11	3	11	3	11	3	5

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been Fully Paid in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months
20	3	1	5	5	8	0	10	10	13	11	17	1	20	3	23	2	26	0	28	4	30	5	32	3	33	11	40	
21	3	2	5	6	8	3	11	0	14	1	17	3	20	5	23	2	25	9	28	0	30	0	31	8	33	3	39	
22	3	3	5	8	8	5	11	2	14	3	17	4	20	4	23	2	25	6	27	8	29	6	31	2	32	8	38	
23	3	4	5	9	8	5	11	4	14	5	17	8	20	4	22	11	25	3	27	3	29	0	30	7	32	0	33	
24	3	5	5	10	8	7	11	6	14	7	17	6	20	3	22	9	24	10	26	10	28	6	30	0	31	4	37	
25	3	6	5	10	8	8	11	7	14	8	17	6	20	2	22	6	24	8	26	5	28	0	29	5	30	9	36	
26	3	6	6	0	8	10	11	8	14	7	17	6	20	0	22	3	24	6	25	11	27	5	28	10	30	0	35	
27	3	7	6	2	8	11	11	8	14	5	17	5	19	10	22	0	23	10	25	5	26	11	28	2	29	4	34	
28	3	8	6	3	9	0	11	9	14	9	17	4	19	8	21	8	23	5	24	11	26	4	27	6	28	8	34	
29	3	9	6	0	9	1	11	10	14	9	17	2	19	5	21	4	23	0	24	5	25	9	26	11	28	0	33	
30	3	8	6	3	9	0	11	10	14	6	16	11	19	0	20	10	22	5	23	10	25	0	26	2	27	3	32	
31	3	9	6	4	9	1	11	10	14	6	16	9	18	8	20	5	21	11	23	3	24	5	25	6	26	6	31	
32	3	9	6	5	9	1	11	10	14	4	16	6	18	4	20	0	21	5	22	8	23	0	24	10	25	9	30	
33	6	10	6	5	9	2	11	9	14	2	16	3	18	0	19	7	20	11	22	2	23	2	24	1	25	1	29	
34	3	11	6	6	9	2	11	8	14	5	15	11	17	8	19	1	20	5	21	6	22	7	23	6	24	4	29	
35	3	11	6	6	9	2	11	7	13	10	15	8	17	3	18	7	19	10	20	11	21	11	22	9	23	8	28	
36	4	0	6	7	9	4	11	4	13	7	15	4	16	10	18	2	19	4	20	3	21	3	22	2	22	10	27	
37	4	0	6	7	9	0	11	3	13	4	14	11	16	5	17	7	18	9	19	8	20	7	21	5	22	3	26	
38	4	0	6	7	8	10	11	1	13	0	14	7	16	0	17	1	18	2	19	1	19	4	20	8	21	6	25	
39	4	0	6	6	8	9	10	10	12	8	14	2	15	5	16	7	17	8	18	6	19	3	20	0	20	9	25	
40	3	11	6	4	8	7	10	8	12	3	13	9	14	11	16	0	16	11	17	9	18	8	19	3	20	0	24	
41	3	11	6	3	8	5	10	4	11	11	13	4	14	6	15	6	16	4	17	2	17	5	18	7	19	3	23	
42	3	11	6	2	8	3	10	1	11	8	12	11	14	0	14	11	15	9	16	6	17	3	17	11	18	7	22	
43	3	11	6	1	8	0	9	0	11	3	12	5	13	6	14	5	15	2	15	5	16	7	17	2	17	10	21	
44	3	10	5	11	7	10	9	5	10	10	12	0	13	0	13	4	14	7	15	3	15	11	16	6	17	2	20	
45	3	8	5	10	7	7	9	2	10	5	11	6	12	6	13	3	14	0	14	8	15	3	15	10	16	5	20	
46	3	8	5	8	7	4	8	10	10	0	11	1	11	11	12	5	13	5	14	0	14	7	15	1	15	9	19	
47	3	7	5	6	7	1	8	7	9	8	10	7	11	5	12	2	12	10	13	5	13	8	14	6	15	0	18	
48	3	3	5	6	6	10	8	1	9	3	10	2	10	7	11	3	12	3	12	9	13	4	13	10	14	4	17	
49	3	5	5	1	6	7	7	9	8	10	9	9	10	5	11	1	11	4	12	2	12	8	13	2	13	8	17	
50	3	3	4	10	6	2	7	5	8	5	9	2	9	11	10	6	11	10	11	7	12	0	12	6	13	0	16	
51	3	1	4	1	5	11	7	0	8	0	8	9	9	5	10	0	10	6	10	11	11	5	11	10	12	4	15	
52	3	0	4	5	5	8	6	9	7	7	8	4	8	11	9	7	9	11	10	5	10	10	11	3	11	8	14	
53	2	10	4	3	5	5	6	4	7	2	7	11	8	6	8	10	9	5	9	10	10	3	10	8	11	1	13	
54	2	9	4	2	5	1	6	0	6	6	7	6	8	0	8	6	8	11	9	3	9	8	10	1	10	6	13	
55	2	7	3	10	4	10	5	9	6	5	7	0	7	7	8	0	8	5	8	9	9	1	9	6	9	11	12	
56	2	5	3	7	4	7	5	5	6	1	6	8	7	1	7	6	7	11	8	3	8	7	8	11	9	4	11	
57	2	4	3	5	4	4	5	1	5	9	6	3	6	8	7	1	7	5	7	9	8	1	8	5	8	9	11	
58	2	2	3	3	4	1	4	10	5	5	5	11	6	3	6	8	7	0	7	3	7	7	7	11	8	2	10	
59	2	1	3	0	3	10	4	6	5	1	5	6	5	10	6	3	6	7	6	10	7	1	7	5	7	8	9	
60	1	11	2	8	3	7	4	3	4	9	5	2	5	6	5	10	6	2	6	5	6	8	7	1	7	2	9	
61	1	10	2	6	3	4	4	0	4	5	4	10	5	2	5	6	5	9	6	0	6	2	6	6	6	8	8	
62	1	8	2	4	3	1	3	10	4	2	4	7	4	10	5	1	5	4	5	7	5	9	6	0	6	2	7	
63	1	7	2	2	2	11	3	7	3	11	4	3	4	6	4	9	5	0	5	2	5	4	5	7	5	8	6	
64	1	6	2	0	2	9	3	4	3	8	3	11	4	2	4	4	4	7	4	9	4	11	5	1	5	2	6	

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period if Insured is living, provided Premiums have been Fully Paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years	Years.	Years.	Years.
12	8	16	0	$44	15	0	$124	14	0	$197	13	0	$268	12	0	$337	11	0	$404	10	0	$470	5	$777	1	$959
12	6	16	0	41	15	0	122	14	0	195	13	0	266	12	0	335	11	0	408	10	0	469	5	777	1	959
12	6	16	0	38	15	0	120	14	0	198	13	0	264	12	0	334	11	0	402	10	0	468	5	777	1	959
12	4	16	0	35	15	0	117	14	0	190	13	0	262	12	0	332	11	0	400	10	0	467	5	776	1	959
11	10	16	0	31	15	0	114	14	0	188	13	0	260	12	0	330	11	0	398	10	0	465	5	776	1	959
11	7	16	0	26	15	0	111	14	0	185	13	0	257	12	0	328	11	0	396	10	0	463	5	775	1	959
11	4	16	0	21	15	0	108	14	0	182	13	0	255	12	0	325	11	0	394	10	0	462	5	774	1	959
11	1	16	0	16	15	0	104	14	0	179	13	0	252	12	0	323	11	0	392	10	0	460	5	774	1	959
10	9	16	0	11	15	0	100	14	0	175	13	0	248	12	0	320	11	0	390	10	0	458	5	773	1	959
10	6	16	0	5	15	0	95	14	0	171	13	0	245	12	0	316	11	0	387	10	0	455	5	772	1	959
10	2	15	9	...	15	0	90	14	0	166	13	0	240	12	0	313	11	0	383	10	0	452	5	771	1	958
9	11	15	4	...	15	0	84	14	0	160	13	0	235	12	0	308	11	0	380	10	0	449	5	770	1	958
9	7	14	11	...	15	0	77	14	0	154	13	0	230	12	0	304	11	0	375	10	0	445	5	768	1	958
9	4	14	5	...	15	0	69	14	0	147	13	0	224	12	0	298	11	0	371	10	0	441	5	767	1	958
9	0	13	11	...	15	0	60	14	0	139	13	0	217	12	0	292	11	0	365	10	0	437	5	766	1	958
8	8	13	4	...	15	0	50	14	0	130	13	0	209	12	0	285	11	0	359	10	0	432	5	764	1	958
8	5	12	9	...	15	0	39	14	0	120	13	0	200	12	0	277	11	0	352	10	0	426	5	762	1	957
8	1	12	3	...	15	0	26	14	0	109	13	0	190	12	0	268	11	0	345	10	0	419	5	760	1	957
7	10	11	9	...	15	0	11	14	0	96	13	0	178	12	0	258	11	0	336	10	0	412	5	758	1	957
7	7	11	3	...	14	10	....	14	0	81	13	0	165	12	0	247	11	0	326	10	0	403	5	755	1	956
7	3	10	9	...	14	1	....	14	0	64	13	0	150	12	0	234	11	0	315	10	0	393	5	752	1	956
7	0	10	6	...	13	5	....	14	0	45	13	0	133	12	0	219	11	0	302	10	0	383	5	748	1	955
6	8	9	9	...	12	10	....	14	0	23	13	0	114	12	0	202	11	0	287	10	0	370	5	744	1	955
6	4	9	6	...	12	2	....	14	0	....	13	0	92	12	0	183	11	0	271	10	0	356	5	740	1	954
6	0	8	9	...	11	7	....	13	2	....	13	0	67	12	0	161	11	0	252	10	0	340	5	735	1	954
5	8	8	3	...	10	11	....	12	6	....	13	0	39	12	0	136	11	0	231	10	0	322	5	729	1	953
5	4	7	9	...	10	4	....	11	10	....	13	0	6	12	0	108	11	0	207	10	0	301	5	722	1	952
5	0	7	4	...	9	7	....	11	2	....	12	6	....	12	0	76	11	0	179	10	0	278	5	715	1	951
4	8	6	11	...	9	2	....	10	6	....	11	8	....	12	0	38	11	0	147	10	0	251	5	706	1	950
4	4	6	6	...	8	8	....	9	11	....	10	11	....	11	11	....	11	0	110	10	0	220	5	697	1	949
4	1	6	1	...	8	2	....	9	3	....	10	3	....	11	2	....	11	0	71	10	0	184	5	686	1	948
4	10	5	8	...	7	8	....	8	8	....	9	8	...	10	6	....	11	0	19	10	0	143	5	674	1	946
3	7	5	4	...	7	2	....	8	2	....	9	0	....	9	10	....	10	6	....	10	0	96	5	660	1	945
3	5	5	0	...	6	9	....	7	8	....	8	5	....	9	2	....	9	10	....	10	0	41	5	644	1	943
3	2	4	8	...	6	4	....	7	2	....	7	11	....	8	6	....	9	2	....	9	9	....	5	626	1	941
3	0	4	4	...	5	11	....	6	8	....	7	4	....	8	0	...	8	6	....	9	1	....	5	606	1	939
2	9	4	0	...	5	6	....	6	3	....	6	10	....	7	5	....	7	11	....	8	6	....	5	583	1	936
2	7	3	9	...	5	1	....	5	10	....	6	4	....	6	11	....	7	5	....	7	10	....	5	556	1	933
2	5	3	6	...	4	9	....	5	5	....	5	11	....	6	5	....	6	10	....	7	4	....	5	526	1	930
2	3	3	3	...	4	5	....	5	0	....	5	6	....	5	11	....	6	4	....	6	10	....	5	490	1	927

*Extended Insurance on $1,000 Nonparticipating Policies

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowme at end of							
	2 Yrs		10 Yrs		15 Yrs		20 Yrs		2 Yrs		10 Yrs		15 Yrs		19 Yrs		2 Yrs		10 Yrs		15 Yrs		19	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End't	Years	Pure End't	Years	
21	0	140	7	174	12	89	16	238	0	280	20	240	32	64	38	353	7	0	10	$456	5	$743	1	
22	0	146	7	257	12	164	16	249	0	287	20	249	31	220	38	74	6	332	10	454	5	743	1	
23	0	152	7	339	12	263	16	242	0	294	20	242	31	5	37	211	6	295	10	453	5	742	1	
24	0	158	8	55	12	359	16	220	0	302	20	219	30	250	36	238	6	258	10	451	5	741	1	
25	0	164	8	133	13	69	16	183	0	310	20	179	29	291	35	315	6	218	10	449	5	740	1	
26	0	170	8	208	13	128	16	133	0	318	20	125	29	62	35	29	6	177	10	448	5	740	1	
27	0	176	8	278	13	169	16	71	0	325	20	58	28	194	34	107	6	135	10	445	5	739	1	
28	0	182	8	341	13	195	15	364	0	332	19	342	27	321	33	183	6	91	10	443	5	738	1	
29	0	186	9	32	13	203	15	280	0	338	19	248	27	81	32	256	6	46	10	440	5	737	1	
30	0	192	9	85	13	196	15	188	0	344	19	143	26	203	31	328	5	363	10	437	5	736	1	
31	0	198	9	118	13	176	15	88	0	349	19	28	25	321	31	36	5	316	10	434	5	735	1	
32	0	204	9	144	13	142	14	346	0	352	18	266	25	72	30	110	5	264	10	430	5	733	1	
33	0	210	9	159	13	96	14	232	0	354	18	131	24	187	29	182	5	213	10	426	5	732	1	
34	0	213	9	162	13	39	14	111	0	355	17	354	23	298	28	253	5	158	10	422	5	730	1	
35	0	216	9	158	12	337	13	351	0	355	17	202	23	44	27	322	5	102	10	416	5	728	1	
36	0	219	9	173	12	261	13	221	0	352	17	45	22	154	27	28	5	45	10	411	5	726	1	
37	0	222	9	176	12	176	13	88	0	349	16	246	21	263	26	101	4	352	10	404	5	723	1	
38	0	225	9	166	12	84	12	316	0	345	16	77	21	5	25	174	4	292	10	396	5	721	1	
39	0	227	9	142	11	352	12	177	0	340	15	268	20	115	24	246	4	232	10	388	5	718	1	
40	0	230	9	113	11	247	12	36	0	335	15	91	19	223	23	316	4	170	10	379	5	714	1	
41	0	233	9	72	11	138	11	258	0	330	14	275	18	331	23	23	4	102	10	368	5	711	1	
42	0	236	9	21	11	24	11	114	0	326	14	91	18	75	22	101	4	41	10	356	5	707	1	
43	0	239	8	326	10	271	10	335	0	324	13	270	17	186	21	175	3	340	10	342	5	702	1	
44	0	242	8	259	10	150	10	193	0	321	13	81	16	297	20	254	3	272	10	327	5	697	1	
45	0	245	8	186	9	391	10	49	0	318	12	257	16	45	19	329	3	202	10	309	5	691	1	
46	0	248	8	108	9	266	9	274	0	315	12	67	15	161	19	44	3	133	10	290	5	684	1	
47	0	249	8	24	9	139	9	135	0	312	11	242	14	279	18	130	3	62	10	268	5	676	1	
48	0	244	7	301	9	12	8	360	0	308	11	53	14	33	17	215	2	357	10	242	5	667	1	
49	0	238	7	211	8	250	8	228	0	303	10	230	13	159	16	300	2	287	10	212	5	657	1	
50	0	232	7	117	8	123	8	94	0	297	10	45	12	287	16	22	2	222	10	179	5	646	1	
51	0	226	7	23	7	362	7	327	0	290	9	226	12	54	15	120	2	158	10	140	5	634	1	
52	0	219	6	291	7	241	7	202	0	282	9	46	11	192	14	216	2	96	10	97	5	619	1	
53	0	211	6	173	7	121	7	69	0	271	8	235	10	332	13	312	2	36	10	215	5	603	1	
54	0	203	6	97	7	1	6	315	0	261	8	62	10	116	13	48	1	345	9	310	5	585	1	
55	0	195	5	364	6	254	6	195	0	250	7	260	9	269	12	173	1	291	9	Days 57	5	564	1	
56	0	183	5	269	6	144	6	73	0	236	7	97	9	62	11	264	.....		.....		.....		.....	
57	0	175	5	173	6	33	5	318	0	221	6	304	8	227	11	3	.....		.....		.....		.....	
58	0	167	5	79	5	294	5	206	0	203	6	154	8	28	10	125	.....		.....		.....		.....	
59	0	159	4	352	5	192	5	92	0	183	6	7	7	206	9	241	.....		.....		.....		.....	
60	0	151	4	265	5	91	4	343	0	162	5	235	7	17	8	353	.....		.....		.....		.....	

*Extended Insurance of 30 days is granted at end of first year.

EXTENDED INSURANCE.

owing the length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on Ordinary Life Policies provided Premiums have been Fully Paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
0	250	1	219	2	208	3	214	4	239	5	283	6	344	8	56	14	124	19	307
0	276	1	259	2	266	3	279	4	318	6	9	7	84	8	172	14	227	19	271
0	305	1	300	2	313	3	346	5	33	6	104	7	190	8	286	14	315	19	220
0	334	1	341	3	3	4	51	5	117	6	199	7	295	9	34	15	21	19	158
0	363	2	20	3	61	4	122	5	201	6	295	8	35	9	146	15	74	19	83
1	30	2	66	3	121	4	195	5	286	7	25	8	139	9	254	15	110	18	362
1	63	2	112	3	181	4	269	6	5	7	120	8	240	9	356	15	129	18	267
1	97	2	160	3	242	4	341	6	91	7	214	8	337	10	87	15	132	18	162
1	131	2	209	3	304	5	51	6	175	7	304	9	64	10	174	15	120	18	50
1	167	2	257	4	0	5	125	6	257	8	25	9	150	10	251	15	94	17	294
1	203	2	308	4	64	5	198	6	336	8	107	9	227	10	315	15	55	17	168
1	240	2	358	4	127	5	269	7	49	8	183	9	294	11	0	15	5	17	35
1	278	3	44	4	188	5	339	7	121	8	251	9	348	11	37	14	306	16	262
1	315	3	94	4	248	6	39	7	187	8	309	10	26	11	60	14	234	16	119
1	354	3	145	4	307	6	102	7	246	8	356	10	56	11	69	14	152	15	338
2	27	3	194	4	362	6	159	7	296	9	26	10	72	11	66	14	61	15	187
2	65	3	241	5	51	6	209	7	335	9	49	10	76	11	50	13	328	15	33
2	103	3	287	5	99	6	252	7	364	9	60	10	68	11	22	13	223	14	243
2	139	3	329	5	141	6	285	8	16	9	60	10	48	10	349	13	112	14	85
2	175	4	4	5	177	6	309	8	24	9	48	10	18	10	300	12	361	13	291
2	210	4	40	5	205	6	222	8	20	9	26	9	343	10	242	12	240	13	132
2	241	4	70	5	225	6	327	8	7	8	359	9	293	10	176	12	115	12	336
2	269	4	93	5	236	6	321	7	348	8	318	9	234	10	102	11	351	12	177
2	294	4	110	5	238	6	306	7	316	8	267	9	168	10	22	11	219	12	17
2	313	4	119	5	231	6	282	7	274	8	209	9	95	9	299	11	85	11	225
2	328	4	120	5	216	6	250	7	225	8	145	9	15	9	207	10	313	11	71
2	335	4	114	5	194	6	211	7	169	8	73	8	295	9	110	10	176	10	278
2	338	4	102	5	164	6	164	7	106	7	362	8	205	9	9	10	38	10	125
2	334	4	83	5	129	6	112	7	39	7	279	8	112	8	269	9	264	9	337
2	327	4	58	5	87	6	55	6	332	7	195	8	15	8	162	9	128	9	191
2	315	4	29	5	42	5	359	6	256	7	107	7	281	8	54	8	355	9	43
2	298	3	361	4	358	5	294	6	178	7	17	7	180	7	309	8	223	8	265
2	279	3	325	4	304	5	226	6	97	6	290	7	78	7	199	8	91	8	124
2	257	3	285	4	249	5	156	6	16	6	196	6	341	7	89	7	326	7	346
2	240	3	243	4	191	5	85	5	297	6	103	6	238	6	343	7	202	7	212
2	220	3	201	4	132	5	13	5	213	6	9	6	136	6	234	7	79	7	75
2	197	3	161	4	72	4	305	5	128	5	280	6	34	6	127	6	323	6	306
2	172	3	120	4	13	4	231	5	44	5	186	5	298	6	20	6	209	6	178
2	144	3	76	3	320	4	158	4	325	5	94	5	200	5	282	6	95	6	47
2	116	3	31	3	261	4	84	4	242	5	2	5	103	5	182	5	347	5	289
2	85	2	351	3	202	4	13	4	160	4	279	5	8	5	84	5	241	5	169
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EXTENDED INSURANCE.

Showing the length of time the Insurance for the Face of the Policy wil Extended, without further Payment of Premiums, on 20-Premiums Li Policies, provided Premiums have been fully paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Y
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
20	4	51	6	200	9	76	12	51	15	116	18	244	22	0	25	27	35	246	43
21	4	79	6	240	9	128	12	109	15	174	18	284	21	364	24	338	34	364	42
22	4	107	6	280	9	178	12	166	15	225	18	312	21	348	24	268	34	114	42
23	4	135	6	319	9	228	12	217	15	268	18	328	21	316	24	184	33	225	41
24	4	164	6	357	9	274	12	264	15	303	18	330	21	270	24	89	32	333	40
25	4	192	7	31	9	318	12	306	15	328	18	318	21	210	23	347	32	73	39
26	4	218	7	68	9	357	12	341	15	343	18	291	21	136	23	227	31	176	38
27	4	246	7	103	10	30	13	5	15	346	18	251	21	49	23	97	30	275	37
28	4	272	7	136	10	62	13	25	15	335	18	197	20	315	22	324	30	7	36
29	4	296	7	166	10	89	13	37	15	312	18	131	20	205	22	175	29	104	35
30	4	320	7	192	10	111	13	38	15	276	18	52	20	85	22	18	28	198	35
31	4	341	7	216	10	126	13	29	15	227	17	327	19	321	21	218	27	290	34
32	4	361	7	235	10	133	13	7	15	167	17	225	19	182	21	47	27	15	33
33	5	14	7	250	10	133	12	339	15	95	17	114	19	35	20	233	26	107	32
34	5	29	7	260	10	123	12	296	15	13	16	359	18	245	20	49	25	196	31
35	5	42	7	264	10	104	12	242	14	285	16	229	18	83	19	224	24	284	30
36	5	52	7	262	10	75	12	177	14	182	16	92	17	280	19	31	24	6	29
37	5	58	7	253	10	37	12	102	14	71	15	313	17	107	18	198	23	96	28
38	5	61	7	236	9	354	12	18	13	317	15	153	16	295	17	362	22	183	27
39	5	58	7	212	9	296	11	291	13	191	15	7	16	112	17	157	21	271	27
40	5	51	7	179	9	231	11	190	13	59	14	210	15	292	16	315	20	359	26
41	5	39	7	139	9	157	11	84	12	286	14	45	15	103	16	106	20	85	25
42	5	20	7	92	9	76	10	335	12	143	13	241	14	277	15	260	19	177	24
43	4	360	7	36	8	353	10	215	11	361	13	69	14	84	15	49	18	269	23
44	4	329	6	339	8	259	10	91	11	209	12	260	13	254	14	201	17	561	23
45	4	292	6	139	8	159	9	328	11	56	12	84	13	58	13	354	17	94	21
46	4	249	6	196	8	56	9	196	10	264	11	271	12	227	13	142	16	193	20
47	4	201	6	118	7	313	9	62	10	107	11	93	12	31	12	296	15	294	20
48	4	149	6	36	7	202	8	291	9	313	10	280	11	201	12	86	15	32	19
49	4	93	5	316	7	89	8	153	9	154	10	103	11	8	11	243	14	143	18
50	4	36	5	228	6	341	8	17	8	362	9	292	10	181	11	38	13	254	17
51	3	341	5	140	6	226	7	244	8	205	9	118	9	357	10	202	13	3	16
52	3	279	5	52	6	113	7	109	8	51	8	313	9	172	10	3	12	128	15
53	3	217	4	328	6	0	6	341	7	264	8	145	8	355	9	175	11	255	15
54	3	156	4	240	5	255	6	210	7	116	7	346	8	179	8	351	11	20	14
55	3	97	4	153	5	146	6	82	6	335	7	186	8	5	8	169	10	161	13

EXTENDED INSURANCE.

wing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if Insured is living, provided Premiums have been fully Paid in Cash for

3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.		19 Yrs.	
Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
12	98	16	0	$37	15	0	$118	14	0	$196	13	0	$271	12	0	$342	11	0	$411	10	0	$477	5	$767	1	$957
12	41	16	0	34	15	0	116	14	0	194	13	0	269	12	0	341	11	0	410	10	0	476	5	766	1	957
11	83	16	0	22	15	0	114	14	0	192	13	0	268	12	0	340	11	0	409	10	0	475	5	766	1	957
11	236	16	0	29	15	0	112	14	0	190	13	0	266	12	0	338	11	0	407	10	0	474	5	765	1	957
11	237	16	0	27	15	0	109	14	0	188	13	0	264	12	0	336	11	0	406	10	0	472	5	765	1	957
11	176	16	0	23	15	0	106	14	0	185	13	0	261	12	0	334	11	0	404	10	0	471	5	764	1	957
11	112	16	0	20	15	0	103	14	0	183	13	0	259	12	0	332	11	0	402	10	0	469	5	764	1	957
11	45	16	0	16	15	0	100	14	0	180	13	0	256	12	0	330	11	0	400	10	0	467	5	763	1	957
10	341	16	0	12	15	0	96	14	0	176	13	0	253	12	0	327	11	0	398	10	0	465	5	762	1	957
10	239	16	0	7	15	0	91	14	0	172	13	0	250	12	0	324	11	0	395	10	0	463	5	762	1	957
10	193	16	0	1	15	0	87	14	0	168	13	0	246	12	0	321	11	0	392	10	0	461	5	761	1	956
10	116	15	243	....	15	0	81	14	0	163	13	0	242	12	0	317	11	0	389	10	0	458	5	760	1	956
10	36	15	79	....	15	0	75	14	0	158	13	0	237	12	0	313	11	0	385	10	0	455	5	759	1	956
9	307	14	277	....	15	0	68	14	0	151	13	0	231	12	0	308	11	0	381	10	0	451	5	757	1	956
9	230	14	108	....	15	0	60	14	0	144	13	0	225	12	0	302	11	0	376	10	0	447	5	756	1	956
9	141	13	302	....	15	0	51	14	0	136	13	0	218	12	0	296	11	0	371	10	0	442	5	754	1	956
9	49	13	128	....	15	0	41	14	0	127	13	0	210	12	0	289	11	0	365	10	0	437	5	752	1	955
8	319	12	320	....	15	0	29	14	0	117	13	0	01	12	0	281	11	0	358	10	0	431	5	750	1	955
8	227	12	144	....	15	0	16	14	0	106	13	0	191	12	0	272	11	0	350	10	0	425	5	748	1	955
8	120	11	334	....	15	0	2	14	0	92	13	0	179	12	0	262	11	0	341	10	0	417	5	746	1	954
8	16	11	158	....	14	145	....	14	0	78	13	0	166	12	0	251	11	0	332	10	0	409	5	743	1	954
7	276	10	348	....	13	271	....	14	0	61	13	0	158	12	0	230	11	0	321	10	0	399	5	739	1	954
7	168	10	173	....	13	86	....	14	0	41	13	0	134	12	0	223	11	0	308	10	0	388	5	736	1	953
7	58	10	0	....	12	109	....	14	0	19	13	0	115	12	0	206	11	0	293	10	0	376	5	731	1	953
6	312	9	192	....	11	307	....	13	307	....	13	0	93	12	0	187	11	0	277	10	0	362	5	727	1	952
6	202	9	22	....	11	85	....	13	40	....	13	0	68	12	0	165	11	0	258	10	0	346	5	721	1	951
6	93	8	219	....	10	232	....	12	145	....	13	0	40	12	0	141	11	0	237	10	0	328	5	715	1	951
5	349	8	54	....	10	21	....	11	258	....	13	0	7	12	0	112	11	0	212	10	0	307	5	708	1	950
5	240	7	257	....	9	180	....	11	14	....	12	140	....	12	0	80	11	0	184	10	0	283	5	701	1	949
5	133	7	99	....	8	346	....	10	143	....	11	237	....	12	0	42	11	0	152	10	0	256	5	692	1	948
5	28	6	317	....	8	152	....	9	280	....	10	344	....	11	360	....	11	0	115	10	0	225	5	682	1	946
4	291	6	163	....	7	333	....	9	62	....	10	97	....	11	86	....	11	0	73	10	0	189	5	670	1	945
4	191	6	24	....	7	154	....	8	218	....	9	225	....	10	189	....	11	0	24	10	0	148	5	657	1	944
4	96	5	255	....	6	349	....	8	18	....	8	364	....	9	304	....	10	215	....	10	0	101	5	643	1	942
4	5	5	127	....	6	186	....	7	192	....	8	148	....	9	66	....	9	321	....	10	0	46	5	626	1	940
3	281	5	6	....	6	32	....	7	11	....	7	309	....	8	205	....	9	76	....	9	299	....	5	607	1	938

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on Ordinary Life (Participating and Non-participating) Policies provided Premiums have been fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	0	4	1	3	1	8	2	9	3	11	5	2	6	3	7	5	8	7	14	8	19	10
21	0	4	1	4	1	9	2	11	4	1	5	5	6	7	7	9	8	11	15	0	19	3
22	0	4	1	4	1	11	3	1	4	3	5	8	6	11	8	1	9	3	15	3	19	6
23	0	4	1	5	2	1	3	3	4	6	5	11	7	2	8	5	9	7	15	5	19	8
24	0	4	1	5	2	3	3	5	4	9	6	2	7	5	8	8	9	11	15	6	19	2
25	0	5	1	6	2	5	3	8	5	0	6	5	7	8	8	11	10	3	15	7	18	11
26	0	5	1	6	2	6	3	10	5	3	6	8	8	0	9	3	10	6	15	6	18	9
27	0	5	1	7	2	8	4	1	5	5	6	11	8	3	9	6	10	9	15	6	18	5
28	0	5	1	8	2	10	4	4	5	8	7	2	8	6	9	9	11	0	15	6	18	2
29	0	5	1	9	3	0	4	6	5	11	7	5	8	9	10	0	11	3	15	6	17	9
30	0	6	1	10	3	2	4	8	6	1	7	7	8	11	10	3	11	5	15	5	17	5
31	0	7	1	11	3	4	4	11	6	4	7	10	9	1	10	5	11	6	15	3	17	1
32	0	8	2	0	3	6	5	1	6	7	8	0	9	3	10	6	11	7	15	1	16	8
33	0	9	2	2	3	8	5	3	6	9	8	2	9	5	10	7	11	7	14	11	16	4
34	0	10	2	4	3	10	5	5	6	11	8	4	9	7	10	8	11	7	14	8	15	12
35	1	0	2	6	4	0	5	7	7	1	8	6	9	8	10	9	11	8	14	5	15	6
36	1	1	2	8	4	2	5	9	7	2	8	7	9	8	10	9	11	7	14	2	15	1
37	1	2	2	10	4	4	5	11	7	3	8	7	9	8	10	8	11	6	13	10	14	8
38	1	3	2	11	4	6	6	0	7	4	8	7	9	8	10	7	11	5	13	6	14	3
39	1	4	3	0	4	7	6	1	7	5	8	7	9	8	10	6	11	3	13	2	13	10
40	1	6	3	1	4	8	6	2	7	6	8	8	9	8	10	5	11	1	12	10	13	4
41	1	7	3	2	4	9	6	2	7	5	8	7	9	6	10	3	10	11	12	6	12	10
42	1	8	3	3	4	9	6	2	7	5	8	6	9	4	10	1	10	8	12	2	12	5
43	1	9	3	4	4	10	6	2	7	4	8	5	9	2	9	11	10	5	11	10	12	0
44	1	10	3	5	4	10	6	2	7	4	8	4	9	0	9	8	10	2	11	5	11	7
45	1	11	3	6	4	11	6	2	7	3	8	2	8	10	9	5	9	11	11	0	11	2
46	1	11	3	5	4	11	6	1	7	1	8	0	8	8	9	2	9	8	10	7	10	9
47	1	11	3	5	4	10	6	0	6	11	7	10	8	5	8	11	9	5	10	2	10	4
48	1	11	3	5	4	9	5	11	6	9	7	8	8	2	8	8	9	1	9	9	9	11
49	1	11	3	5	4	8	5	9	6	7	7	5	7	11	8	5	8	9	9	5	9	6
50	2	0	3	5	4	7	5	7	6	5	7	2	7	8	8	1	8	5	9	1	9	1
51	1	11	3	4	4	6	5	5	6	3	6	11	7	5	7	10	8	2	8	8	8	8
52	1	11	3	3	4	5	5	3	6	1	6	8	7	2	7	7	7	10	8	4	8	2
53	1	11	3	2	4	4	5	1	5	11	6	5	6	11	7	4	7	6	8	0	7	10
54	1	11	3	1	4	2	4	11	5	8	6	2	6	8	7	0	7	2	7	8	7	6
55	1	11	3	0	4	0	4	9	5	5	5	11	6	4	6	8	6	10	7	4	7	2
56	1	10	2	11	3	11	4	6	5	3	5	8	6	1	6	5	6	6	7	0	6	9
57	1	9	2	10	3	9	4	4	5	1	5	5	5	10	6	2	6	2	6	8	6	5
58	1	9	2	9	3	7	4	2	4	10	5	2	5	7	5	11	5	11	6	4	6	1
59	1	8	2	8	3	5	4	0	4	7	4	11	5	4	5	7	5	8	6	0	5	9
60	1	8	2	7	3	3	3	10	4	4	4	9	5	0	5	3	5	5	5	9	5	5

TABLE OF EXTENDED INSURANCE.

wing the length of time the Insurance for the face of the Policy rill be extended on 20-Premiums Life (Participating and Nonparticipating) Policies without further Payment of Premiums, provided Premiums have been Fully Paid in Cash for.

Yrs.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
1 8	3	11	6	5	9	1	12	1	15	5	18	7	21	10	24	10	35	0	42	2
1 9	4	0	6	6	9	3	12	4	15	7	18	8	21	10	24	8	34	4	41	4
1 10	4	1	6	7	9	5	12	6	15	9	18	9	21	9	24	6	33	8	40	6
1 11	4	2	6	9	9	7	12	8	15	11	18	10	21	8	24	4	33	0	39	8
2 0	4	4	6	11	9	9	12	10	16	0	18	11	21	7	24	1	32	4	38	10
2 1	4	6	7	1	9	11	13	0	16	1	18	11	21	6	23	10	31	8	38	0
2 1	4	8	7	3	10	1	13	1	16	1	18	10	21	4	23	6	31	0	37	2
2 2	4	9	7	5	10	3	13	2	16	1	18	9	21	1	23	2	30	4	36	4
2 3	4	10	7	6	10	4	13	3	16	1	18	8	20	10	22	10	29	8	35	6
2 4	4	11	7	7	10	3	13	4	16	1	18	6	20	7	22	5	28	11	34	8
2 5	5	0	7	8	10	6	13	4	16	1	18	4	20	4	22	0	28	2	33	9
2 6	5	1	7	9	10	7	13	4	15	11	18	1	20	0	21	7	27	6	32	11
2 7	5	2	7	10	10	7	13	3	15	9	17	10	19	7	21	2	26	9	32	1
2 8	5	3	7	11	10	7	13	2	15	7	17	6	19	2	20	8	26	0	31	2
2 9	5	4	8	0	10	7	13	1	15	4	17	2	18	9	20	2	25	3	30	4
2 10	5	5	8	1	10	8	13	0	15	1	16	10	18	4	19	8	24	6	29	6
2 11	5	6	8	0	10	7	12	10	14	10	16	6	17	11	19	2	23	9	28	7
2 11	5	6	8	0	10	6	12	8	14	6	16	1	17	6	18	8	23	0	27	9
3 0	5	6	8	0	10	4	12	5	14	2	15	8	17	0	18	2	22	3	26	11
3 0	5	6	8	0	10	2	12	2	13	10	15	3	16	6	17	7	21	6	26	1
3 1	5	7	7	11	10	0	11	11	13	6	14	10	16	0	17	0	20	9	25	3
3 1	5	6	7	10	9	10	11	7	13	2	14	5	15	6	16	5	20	0	24	5
3 1	5	6	7	8	9	7	11	3	12	9	14	0	15	0	15	10	19	3	23	7
3 1	5	5	7	6	9	4	10	11	12	4	13	6	14	6	15	3	18	6	22	9
3 1	5	4	7	4	9	1	10	7	11	11	13	0	13	11	14	8	17	9	21	11
3 2	5	3	7	2	8	10	10	3	11	6	12	6	13	4	14	1	17	1	21	1
3 2	5	2	7	0	8	7	9	11	11	1	12	1	12	9	13	6	16	4	20	3
3 1	5	1	6	10	8	4	9	7	10	8	11	7	12	2	12	11	15	7	19	5
3 0	4	11	6	7	8	0	9	3	10	3	11	1	11	8	12	4	14	11	18	7
2 11	4	9	6	4	7	8	8	10	9	10	10	7	11	2	11	9	14	3	17	9
2 10	4	7	6	1	7	4	8	5	9	4	10	1	10	8	11	3	13	7	17	0
2 9	4	5	5	10	7	1	8	1	8	11	9	7	10	2	10	8	12	11	16	2
2 8	4	3	5	7	6	9	7	8	8	6	9	1	9	8	10	1	12	3	15	5
2 7	4	1	5	4	6	5	7	4	8	1	8	7	9	2	9	7	11	7	14	8
2 6	3	11	5	1	6	1	6	11	7	8	8	2	8	8	9	1	11	0	13	11
2 4	3	8	4	10	5	9	6	7	7	3	7	9	8	2	8	7	10	5	13	2
2 2	3	6	4	7	5	5	6	2	6	10	7	4	7	9	8	1	9	10	12	5
2 1	3	4	4	4	5	1	5	10	6	5	6	11	7	4	7	7	9	3	11	8
2 0	3	2	4	1	4	10	5	6	6	0	6	6	6	11	7	2	8	8	10	11
1 11	3	0	3	10	4	7	5	2	5	8	6	1	6	6	6	9	8	1	10	2
1 10	2	10	3	8	4	4	4	10	5	4	5	9	6	1	6	4	7	7	9	6

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on 20-Year Endowment (Participating and Non-participating) Policies without further Payment of Premiums, with Amount returned at End of Period if the Insured is Living: Provided Premiums have been Fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs.			10 Yrs.			15 Yrs.		19 Yrs.	
	Years.	Months	Years.	Months.	Years.	Months.	Pure End.	Years.	Months.	Pure End.	Years.	Months.	Pure End.	Years.	Months.	Pure End.	Years.	Months	Pure End.	Years.	Months.	Pure End.	Years.	Months.	Pure End.	Years.	Pure End.	Years	Pure End.
20	7	7	14	2	16	0	56	15	0	137	14	0	214	13	0	288	12	0	356	11	0	423	10	0	486	5	765	19	
21	7	6	14	0	16	0	54	15	0	135	14	0	212	13	0	285	12	0	355	11	0	[illegible]	10	0	485	5	764	19	
22	7	5	13	10	16	0	52	15	0	133	14	0	210	13	0	284	12	0	354	11	0	421	10	0	484	5	764	19	
23	7	4	13	8	16	0	49	15	0	131	14	0	208	13	0	282	12	0	352	11	0	420	10	0	483	5	764	19	
24	7	3	13	6	16	0	46	15	0	128	14	0	206	13	0	280	12	0	350	11	0	418	10	0	482	5	764	19	
25	7	2	13	3	16	0	43	15	0	125	14	0	203	13	0	278	12	0	348	11	0	416	10	0	480	5	763	19	
26	7	1	13	1	16	0	39	15	0	122	14	0	200	13	0	276	12	0	346	11	0	414	10	0	478	5	763	19	
27	7	0	12	10	16	0	35	15	0	118	14	0	197	13	0	273	12	0	344	11	0	412	10	0	476	5	762	19	
28	6	11	12	7	16	0	31	15	0	114	14	0	194	13	0	270	12	0	341	11	0	410	10	0	474	5	761	19	
29	6	10	12	4	16	0	27	15	0	110	14	0	190	13	0	267	12	0	338	11	0	407	10	0	472	5	760	19	
30	6	9	12	1	16	0	22	15	0	106	14	0	186	13	0	263	12	0	335	11	0	404	10	0	470	5	759	19	
31	6	8	11	10	16	0	16	15	0	101	14	0	181	13	0	258	12	0	332	11	0	401	10	0	467	5	758	19	
32	6	7	11	7	16	0	9	15	0	95	14	0	176	13	0	253	12	0	328	11	0	397	10	0	464	5	757	19	
33	6	6	11	4	16	0	2	15	0	88	14	0	170	13	0	248	12	0	323	11	0	393	10	0	460	5	756	19	
34	6	4	11	0	15	7	0	15	0	80	14	0	164	13	0	242	12	0	318	11	0	388	10	0	456	5	755	19	
35	6	2	10	8	15	0	0	15	0	71	14	0	156	13	0	236	12	0	312	11	0	383	10	0	452	5	753	19	
36	6	1	10	5	14	6	0	15	0	62	14	0	147	13	0	229	12	0	305	11	0	377	10	0	448	5	751	19	
37	6	0	10	1	14	0	0	15	0	50	14	0	137	13	0	220	12	0	297	11	0	370	10	0	442	5	749	19	
38	5	10	9	9	13	6	0	15	0	38	14	0	126	13	0	210	12	0	288	11	0	363	10	0	435	5	747	19	
39	5	8	9	5	13	0	0	15	0	23	14	0	113	13	0	199	12	0	278	11	0	355	10	0	427	5	744	19	
40	5	6	9	1	12	5	0	15	0	7	14	0	98	13	0	186	12	0	267	11	0	345	10	0	419	5	741	19	
41	5	4	8	9	11	10	0	14	7	0	14	0	82	13	0	171	12	0	255	11	0	334	10	0	410	5	737	19	
42	5	2	8	5	11	4	0	13	10	0	14	0	63	13	0	155	12	0	240	11	0	322	10	0	399	5	733	19	
43	5	0	8	1	10	10	0	13	2	0	14	0	42	13	0	136	12	0	224	11	0	308	10	0	387	5	729	19	
44	4	10	7	9	10	4	0	12	6	0	14	0	18	13	0	115	12	0	205	11	0	292	10	0	374	5	725	19	
45	4	7	7	5	9	10	0	11	11	0	13	8	0	13	0	90	12	0	184	11	0	273	10	0	358	5	720	19	
46	4	5	7	0	9	4	0	11	3	0	12	11	0	13	0	63	12	0	160	11	0	253	10	0	340	5	714	19	
47	4	3	6	8	8	10	0	10	8	0	12	3	0	13	0	31	12	0	132	11	0	229	10	0	320	5	708	19	
48	4	1	6	4	8	4	0	10	1	0	11	7	0	12	10	0	12	0	101	11	0	202	10	0	297	5	700	19	
49	3	11	6	0	7	10	0	9	6	0	10	11	0	12	1	0	12	0	64	11	0	170	10	0	271	5	691	19	
50	3	8	5	8	7	5	0	8	11	0	10	3	0	11	5	0	12	0	23	11	0	134	10	0	240	5	681	19	
51	3	5	5	4	7	0	0	8	5	0	9	8	0	10	9	0	11	7	0	11	0	93	10	0	205	5	670	19	
52	3	3	5	0	6	7	0	7	11	0	9	1	0	10	1	0	10	10	0	11	0	46	10	0	165	5	657	19	
53	3	1	4	8	6	2	0	7	5	0	8	6	0	9	5	0	10	2	0	10	10	0	10	0	119	5	643	19	
54	2	11	4	5	5	9	0	6	11	0	7	11	0	8	9	0	9	6	0	10	2	0	10	0	66	5	627	19	
55	2	9	4	2	5	5	0	6	6	0	7	5	0	8	2	0	8	10	0	9	5	0	10	0	4	5	608	19	
56	2	7	3	11	5	1	0	6	1	0	6	11	0	7	7	0	8	3	0	8	10	0	9	4	0	5	587	19	
57	2	5	3	8	4	9	0	5	8	0	6	5	0	7	1	0	7	8	0	8	3	0	8	8	0	5	564	19	
58	2	3	3	5	4	5	0	5	3	0	6	0	0	6	7	0	7	2	0	7	8	0	8	1	0	5	536	19	
59	2	1	3	2	4	1	0	4	11	0	5	7	0	6	2	0	6	8	0	7	1	0	7	6	0	5	505	19	

Extended Insurance on $1,000 Participating Policies.

Age	Ordinary Life at end of 2 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 2 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
10	0	210	10	204	17	115	20	217	3	28	27	327	37	103	44	224	8	291	10	$485	5	$771	1	$958
11	0	233	10	315	17	162	20	155	3	52	27	215	36	196	43	261	8	262	10	484	5	770	1	958
12	0	260	11	60	17	193	20	82	3	76	27	92	35	289	42	298	8	232	10	483	5	770	1	958
13	0	287	11	165	17	208	19	363	3	102	26	324	35	13	41	334	8	201	10	482	5	769	1	957
14	0	314	11	264	17	206	19	269	3	126	26	180	34	101	41	1	8	168	10	481	5	769	1	957
25	0	342	11	356	17	190	19	165	3	152	26	28	33	187	40	40	8	133	10	479	5	768	1	957
26	1	7	12	73	17	160	19	54	3	176	25	231	32	270	39	77	8	96	10	478	5	768	1	957
27	1	36	12	145	17	116	18	299	3	200	25	63	31	352	38	115	8	58	10	476	5	767	1	957
28	1	68	12	204	17	60	18	173	3	224	24	251	31	69	37	150	8	19	10	474	5	767	1	957
29	1	100	12	249	16	357	18	40	3	246	24	69	30	150	36	185	7	341	10	472	5	766	1	957
30	1	132	12	281	16	279	17	267	3	270	23	244	29	228	35	219	7	297	10	470	5	765	1	957
31	1	165	12	298	16	191	17	124	3	290	23	50	28	306	34	253	7	251	10	467	5	764	1	957
32	1	198	12	302	16	96	16	342	3	310	22	215	28	17	33	287	7	203	10	464	5	763	1	957
33	1	230	12	292	15	357	16	191	3	328	22	11	27	95	32	320	7	153	10	460	5	762	1	956
34	1	264	12	270	15	245	16	37	3	345	21	166	26	172	31	353	7	101	10	457	5	760	1	956
35	1	297	12	236	15	127	15	245	3	360	20	319	25	248	31	24	7	46	10	452	5	759	1	956
36	1	329	12	190	15	5	15	85	4	8	20	104	24	324	30	63	6	355	10	447	5	757	1	956
37	1	361	12	135	14	241	14	289	4	18	19	250	24	35	29	100	6	296	10	442	5	755	1	956
38	2	28	12	70	14	108	14	126	4	26	19	29	23	114	28	138	6	234	10	435	5	753	1	955
39	2	59	11	363	13	336	13	327	4	31	18	171	22	192	27	178	6	171	10	428	5	750	1	955
40	2	89	11	281	13	196	13	165	4	33	17	311	21	270	26	216	6	105	10	420	5	748	1	955
41	2	117	11	192	13	53	13	0	4	30	17	86	20	349	25	255	6	37	10	411	5	745	1	954
42	2	142	11	98	12	272	12	203	4	24	16	225	20	67	24	295	5	330	10	401	5	741	1	954
43	2	165	10	363	12	125	12	40	4	14	15	364	19	151	23	334	5	256	10	389	5	737	1	953
44	2	183	10	257	11	341	11	246	3	362	15	137	18	236	23	11	5	180	10	376	5	733	1	953
45	2	197	10	147	11	192	11	87	3	340	14	276	17	323	22	60	5	101	10	360	5	728	1	952
46	2	207	10	34	11	41	10	294	3	313	14	51	17	48	21	110	5	20	10	343	5	722	1	951
47	2	210	9	282	10	257	10	141	3	280	13	193	16	142	20	160	4	304	10	324	5	715	1	950
48	2	209	9	164	10	108	9	351	3	243	12	336	15	238	19	212	4	220	10	301	5	708	1	950
49	2	204	9	44	9	324	9	203	3	203	12	118	14	337	18	264	4	138	10	275	5	700	1	948
50	2	194	8	287	9	180	9	54	3	160	11	267	14	77	17	318	4	56	10	246	5	690	1	947
51	2	181	8	165	9	36	8	275	3	115	11	55	13	187	17	9	3	341	10	212	5	679	1	946
52	2	165	8	43	8	261	8	133	3	68	10	212	12	299	16	77	3	262	10	173	5	667	1	945
53	2	146	7	286	8	124	7	354	3	21	10	8	12	53	15	146	3	185	10	128	5	653	1	943
54	2	125	7	166	7	353	7	219	2	336	9	176	11	179	14	216	3	111	10	76	5	637	1	941
55	2	101	7	46	7	225	7	81	2	287	8	348	10	307	13	286	3	40	10	16	5	620	1	939
56	2	76	6	294	7	97	6	311	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	2	50	6	180	6	337	6	183	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	2	22	6	67	6	218	6	52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	1	359	5	323	6	99	5	292	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	1	329	5	220	5	346	5	172	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 2 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.	
	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Pure End't	Years.	Pure End't	Years.	Pure End't
15	....	....	....	....	....	....	....	....	....	....	1	1	8	5	25	2	38	10	48	1	5	1	15	$114	10	$473	5	$764
16	....	....	....	....	....	....	....	....	....	....	1	1	8	8	25	3	38	3	47	3	5	0	15	113	10	473	5	764
17	....	....	....	....	....	....	....	....	....	....	1	2	8	10	25	3	37	7	46	4	5	0	15	111	10	472	0	764
18	....	....	....	....	....	....	....	....	....	....	1	2	8	10	25	3	37	0	45	5	4	11	15	110	10	471	5	764
19	....	....	....	....	....	....	....	....	....	....	1	4	9	0	25	2	36	4	44	8	4	11	15	108	10	471	5	764
20		6	3	7	9	4	15	4	22	1	1	4	9	3	25	0	35	8	43	10	4	10	15	106	10	470	5	763
21		8	3	11	9	7	15	7	21	11	1	4	9	4	24	9	34	11	42	8	4	10	15	104	10	469	5	762
22		8	4	0	10	0	15	10	21	7	1	5	9	4	24	8	34	3	42	0	4	10	15	102	10	466	5	762
23		8	4	1	10	2	15	11	21	4	1	5	9	7	24	4	33	6	41	0	4	9	15	98	10	465	5	761
24		8	4	2	10	5	16	0	21	0	1	5	9	7	24	1	32	10	40	2	4	9	15	96	10	464	5	761
25		8	4	4	10	8	16	2	20	8	1	5	9	9	23	10	32	1	39	4	4	8	15	93	10	462	5	761
26		9	4	6	11	0	16	1	20	5	1	6	9	9	23	6	31	5	38	3	4	7	15	90	10	461	5	760
27		9	4	8	11	1	16	0	20	0	1	6	9	11	23	2	30	8	37	6	4	7	15	86	10	459	5	759
28		9	4	9	11	3	15	11	19	8	1	6	10	0	22	9	30	0	36	8	4	6	15	82	10	457	5	758
29		9	4	11	11	5	15	10	19	2	1	6	10	0	23	4	29	2	35	9	4	6	15	78	10	455	5	757
30		10	5	1	11	5	15	7	18	10	1	6	10	0	21	11	28	6	35	0	4	5	15	75	10	453	5	757
31		10	5	2	11	9	15	6	18	4	1	7	10	1	21	6	27	8	34	0	4	4	15	69	10	450	5	756
32		10	5	4	11	8	15	3	17	11	1	7	10	1	21	0	26	11	33	2	4	3	15	63	10	447	5	755
33		11	5	6	11	9	15	0	17	5	1	8	10	1	20	6	26	2	32	3	4	2	15	56	10	443	5	754
34		11	5	7	11	9	14	10	17	0	1	8	10	1	20	0	25	5	31	4	4	2	15	48	10	439	5	751
35		11	5	9	11	8	14	6	16	6	1	8	10	0	19	5	24	8	30	5	4	1	15	39	10	434	5	750
36		11	5	10	11	7	14	2	16	0	1	8	10	0	19	0	23	11	29	6	4	0	15	28	10	429	5	748
37		11	5	11	11	5	13	11	15	7	1	7	9	11	18	5	23	2	28	7	3	11	15	16	10	423	5	747
38	1	0	6	0	11	4	13	6	15	0	1	7	9	9	17	11	22	5	27	9	3	10	15	3	10	416	5	743
39	1	0	6	0	11	2	13	2	14	7	1	7	9	7	17	4	21	8	26	10	3	8	14	6	10	408	5	741
40	1	0	6	0	11	0	12	10	14	1	1	7	9	5	16	9	20	11	26	1	3	7	13	11	10	399	5	739
41	1	0	6	0	10	9	12	6	13	8	1	7	9	3	16	1	20	1	25	2	3	6	13	3	10	391	5	735
42	1	1	6	0	10	6	12	1	13	2	1	7	9	0	15	7	19	5	24	4	3	5	12	7	10	380	5	732
43	1	1	6	0	10	3	11	9	12	8	1	7	8	9	15	0	18	8	23	5	3	4	12	0	10	367	5	727
44	1	2	5	11	10	0	11	4	12	2	1	7	8	6	14	5	17	10	22	6	3	3	11	5	10	353	5	722
45	1	2	5	10	9	9	10	11	11	9	1	7	8	2	13	10	17	2	21	7	3	1	10	10	10	337	5	717
46	1	1	5	9	9	5	10	7	11	4	1	6	7	11	13	3	16	5	20	9	3	0	10	3	10	318	5	711
47	1	0	5	8	9	1	10	2	10	10	1	6	7	8	12	8	15	8	20	0	2	10	9	8	10	297	5	704
48	1	0	5	6	9	1	9	9	10	4	1	5	7	4	12	2	15	0	19	2	2	8	9	2	10	274	5	696
49	1	0	5	4	8	6	9	4	9	11	1	5	7	0	11	6	14	4	18	4	2	6	8	8	10	246	5	687
50	1	0	5	2	8	2	9	0	9	6	1	4	6	9	11	0	13	7	17	5	2	5	8	1	10	215	5	676
51	0	11	5	0	7	11	8	7	9	1	1	3	6	5	10	5	12	10	16	7	2	4	7	8	10	179	5	665
52	0	11	4	10	7	7	8	3	8	8	1	3	6	1	9	10	12	3	15	9	2	2	7	2	10	138	5	652
53	0	11	4	8	7	3	7	10	8	3	1	2	5	10	9	4	11	7	13	8	2	0	6	8	10	88	5	637
54	0	11	4	6	6	11	7	6	7	10	1	1	5	6	8	10	11	0	13	1	2	0	6	3	10	33	5	620
55	0	11	4	4	6	8	7	2	7	5	1	1	5	2	8	4	10	4	13	5	1	10	5	10	9	8	5	601
56	0	11	4	2	6	4	6	10	7	1	1	0	4	11	7	10	9	8	12	7	1	8	5	6	9	05	5	580
57	0	10	4	0	6	0	6	6	6	8	1	0	4	8	7	5	9	2	11	9	1	7	5	1	8	45	5	556
58	0	10	3	10	5	9	6	3	6	4	0	11	4	5	6	11	8	7	11	1	1	6	4	9	7	95	5	527
59	0	9	3	8	5	5	5	10	6	0	0	9	4	1	6	6	8	0	10	4	1	5	4	5	7	25	5	495
60	0	8	3	5	5	2	5	7	5	6	0	7	4	6	6	1	7	5	9	6	1	4	4	1	6	85	5	457

Months

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary and 20-Premiums Life Policies, provided Premiums have been fully Paid in Cash for

ORDINARY LIFE.

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.		17 Yrs.		18 Yrs.		19 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
15	2	0	2	9	3	6	4	3	5	2	6	8	8	2	9	9	11	0	12	3	13	6	14	9	15	11	17	1	18	3	19	2	20	1	20	10
16	2	1	2	10	3	7	4	5	5	5	6	11	8	5	10	1	11	8	12	7	13	10	15	1	16	3	17	5	18	6	19	5	20	2	20	10
17	2	2	2	11	3	8	4	6	5	8	7	2	8	9	10	5	11	8	12	11	14	2	15	5	16	7	17	8	18	8	19	6	20	3	20	10
18	2	3	3	0	3	10	4	8	5	10	7	5	9	0	10	8	12	0	13	3	14	6	15	9	16	10	17	11	18	10	19	7	20	3	20	9
19	2	3	3	1	3	11	4	10	6	1	7	8	9	4	11	0	12	3	13	7	14	10	16	0	17	1	18	1	18	11	19	7	20	2	20	8
20	2	4	3	2	4	1	5	0	6	4	7	11	9	7	11	4	12	7	13	11	15	1	16	3	17	3	18	2	18	11	19	7	20	2	20	7

20-PAYMENT LIFE.

25	5	3	7	3	10	5	13	7	17	6	21	8	25	11	29	10	32	8	35	2	37	3	39	2	40	10	42	6	44	3	46	3	49	0	....	
26	5	4	7	5	10	7	13	9	17	8	21	10	25	11	29	1	32	5	34	9	36	9	38	6	40	2	41	9	43	5	45	5	48	2	....	
27	5	5	7	6	10	9	13	11	17	10	21	11	25	11	29	5	32	0	34	3	36	2	37	10	39	5	41	0	42	7	44	7	47	3	....	
28	5	6	7	7	10	11	14	1	18	0	22	1	25	10	29	2	31	8	33	9	35	7	37	2	38	8	40	2	41	10	43	8	46	4	....	
29	5	6	7	9	11	1	14	4	18	2	22	1	25	9	28	11	31	3	33	3	35	0	36	6	38	0	39	5	41	0	42	10	45	6	....	
30	5	7	7	10	11	3	14	5	18	3	22	1	25	7	28	7	30	10	32	8	34	4	35	10	37	3	38	8	40	2	42	0	44	7	....	

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with amount returned at End of Period if the Insured is living, provided Premiums have been fully paid in Cash for

Age at Issue.	3 Yrs.		4 Years.			5 Years.		6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.		19 Yrs.	
	Years.	Months.	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
15	15	1	16	0	$66	15	0	145	14	0	$218	13	0	$291	12	0	$362	11	0	$430	10	0	$496	5	$771	1	$957
16	15	0	16	0	64	15	0	144	14	0	217	13	0	290	12	0	361	11	0	430	10	0	495	5	771	1	957
17	14	10	16	0	63	15	0	143	14	0	215	13	0	289	12	0	360	11	0	429	10	0	494	5	771	1	957
18	14	8	16	0	61	15	0	141	14	0	214	13	0	288	12	0	359	11	0	428	10	0	494	5	771	1	957
19	14	6	16	0	59	15	0	140	14	0	213	13	0	287	12	0	358	11	0	427	10	0	493	5	770	1	957
20	14	4	16	0	58	15	0	138	14	0	211	13	0	286	12	0	357	11	0	426	10	0	492	5	770	1	957

For Extended Insurance Values ages 21 to 60 see Index.

EXTENDED INSURANCE.

Showing the Length of time the Insurance for the Face of the Po will be Extended, without further payment of Premiums, on Ordinary Life Policies, Provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	2	5	3	4	4	2	5	2	6	7	8	3	9	11	11	7	12	11	14	2	15	4	16	5	17	5
22	2	6	3	5	4	4	5	4	6	10	8	6	10	2	11	11	13	2	14	5	15	7	16	7	17	6
23	2	7	3	6	4	6	5	5	7	1	8	9	10	5	12	2	13	5	14	8	15	9	16	8	17	6
24	2	8	3	8	4	7	5	8	7	4	9	0	10	9	12	5	13	8	14	10	15	10	16	9	17	6
25	2	9	3	9	4	9	5	10	7	7	9	3	11	0	12	8	13	10	14	11	15	11	16	9	17	6
26	2	10	3	10	4	11	6	1	7	9	9	6	11	2	12	10	14	0	15	1	16	0	16	9	17	5
27	2	11	4	0	5	0	6	4	8	0	9	9	11	5	13	0	14	1	15	1	16	6	16	8	17	3
28	3	0	4	1	5	2	6	6	8	3	10	0	11	7	13	1	14	2	15	1	15	11	16	7	17	1
29	3	1	4	2	5	4	6	9	8	6	10	2	11	9	13	3	14	3	15	1	15	10	16	5	16	11
30	3	2	4	4	5	6	6	11	8	8	10	4	11	11	13	3	14	3	15	0	15	9	16	3	16	9
31	3	3	4	5	5	8	7	1	8	10	10	6	12	0	13	3	14	2	14	11	15	7	16	1	16	6
32	3	4	4	6	5	10	7	4	9	0	10	7	12	0	13	3	14	1	14	10	15	5	15	10	16	3
33	3	5	4	7	6	0	7	6	9	2	10	8	12	1	13	3	14	0	14	8	15	2	15	7	15	11
34	3	6	4	9	6	2	7	8	9	3	10	9	12	0	13	2	13	10	14	6	14	11	15	4	15	8
35	3	7	4	10	6	4	7	9	9	4	10	9	12	0	13	0	13	8	14	3	14	8	15	1	15	4
36	3	8	4	11	6	5	7	10	9	5	10	9	11	11	12	10	13	6	14	0	14	5	14	9	15	0
37	3	9	5	0	6	7	7	11	9	5	10	8	11	9	12	8	13	3	13	9	14	2	14	5	14	7
38	3	10	5	0	6	8	8	0	9	5	10	7	11	8	12	6	13	1	13	6	13	10	14	1	14	3
39	3	11	5	1	6	9	8	0	9	4	10	6	11	6	12	3	12	9	13	2	13	6	13	9	13	10
40	3	11	5	2	6	9	8	0	9	3	10	4	11	3	12	0	12	6	12	11	13	2	13	4	13	6
41	4	0	5	2	6	9	8	0	9	2	10	3	11	1	11	9	12	3	12	7	12	10	13	0	13	1
42	4	0	5	3	6	9	7	11	9	1	10	0	10	10	11	6	11	11	12	3	12	5	12	7	12	8
43	4	0	5	3	6	9	7	10	8	11	9	10	10	7	11	2	11	7	11	10	12	1	12	3	12	4
44	4	0	5	3	6	8	7	9	8	9	9	7	10	4	10	11	11	3	11	6	11	8	11	10	11	11
45	4	0	5	3	6	7	7	7	8	7	9	5	10	1	10	7	10	11	11	2	11	4	11	5	11	6
46	3	11	5	2	6	6	7	5	8	4	9	2	9	9	10	3	10	7	10	9	10	11	11	0	11	10
47	3	10	5	1	6	4	7	3	8	2	8	11	9	6	9	11	10	3	10	5	10	7	10	8	10	8
48	3	10	5	0	6	3	7	1	7	11	8	7	9	2	9	7	9	10	10	0	10	2	10	3	10	3
49	3	9	4	11	6	1	6	11	7	8	8	4	8	10	9	3	9	6	9	8	9	9	9	10	9	10
50	3	8	4	10	5	11	6	8	7	5	8	0	8	6	8	11	9	2	9	3	9	5	9	5	9	5
51	3	6	4	8	5	9	6	6	7	2	7	9	8	3	8	7	8	9	8	11	9	0	9	1	9	1
52	3	5	4	7	5	7	6	3	6	11	7	6	7	11	8	3	8	5	8	7	8	8	8	8	8	8
53	3	4	4	5	5	4	6	0	6	8	7	2	7	7	7	11	8	1	8	2	8	3	8	4	8	4
54	3	3	4	3	5	2	5	10	6	5	6	10	7	3	7	7	7	8	7	10	7	11	7	11	7	11
55	3	1	4	2	5	0	5	7	6	2	6	7	6	11	7	3	7	4	7	6	7	6	7	7	7	7
56	3	0	4	0	4	9	5	4	5	10	6	3	6	7	6	11	7	0	7	2	7	2	7	3	7	3
57	2	11	3	10	4	7	5	1	5	7	6	0	6	4	6	7	6	8	6	10	6	10	6	11	6	11
58	2	10	3	8	4	4	4	11	5	4	5	9	6	0	6	3	6	5	6	6	6	6	6	7	6	7
59	2	8	3	6	4	2	4	8	5	1	5	5	5	9	5	11	6	1	6	2	6	3	6	3	6	3
60	2	7	3	4	4	0	4	5	4	10	5	2	5	5	5	8	5	9	5	10	5	11	5	11	5	11

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Policies, Provided Premiums have been Fully Paid in Cash for

2 Yrs		3 Yrs		4 Yrs		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		19 Yrs	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
2	5	5	8	8	0	11	5	14	7	18	5	22	1	25	5	28	3	30	4	32	2	33	9	35	2	36	6	43	8
2	6	5	9	8	1	11	6	14	9	18	5	22	0	25	2	27	10	29	10	31	7	33	1	34	5	35	9	42	9
2	7	5	10	8	3	11	8	14	10	18	6	21	11	24	11	27	6	29	4	31	0	32	5	33	9	35	0	41	10
2	8	5	11	8	4	11	9	14	11	18	6	21	9	24	7	27	1	28	10	30	5	31	9	33	0	34	3	41	0
2	8	5	11	8	6	11	11	15	0	18	6	21	7	24	4	26	7	28	4	29	9	31	1	32	4	33	6	40	1
2	9	6	0	8	7	12	0	15	1	18	5	21	5	23	11	26	2	27	9	29	2	30	5	31	7	32	8	39	2
2	10	6	1	8	8	12	1	15	1	18	4	21	2	23	7	25	8	27	2	28	6	29	9	30	10	31	11	38	3
2	11	6	1	8	9	12	1	15	1	18	2	20	10	23	2	25	2	26	7	27	11	29	0	30	1	31	2	37	4
3	0	6	2	8	10	12	2	15	1	18	0	20	7	22	9	24	7	26	0	27	3	28	4	29	4	30	4	36	6
3	1	6	2	8	11	12	2	15	0	17	10	20	3	22	4	24	1	25	5	26	7	27	7	28	7	29	7	35	7
3	1	6	3	9	0	12	2	14	10	17	7	19	10	21	10	23	6	24	9	25	11	26	11	27	10	28	10	34	8
3	2	6	3	9	0	12	2	14	9	17	4	19	6	21	4	22	11	24	2	25	2	26	2	27	1	28	0	33	9
3	3	6	3	9	1	12	1	14	7	17	0	19	1	20	10	22	4	23	6	24	6	25	5	26	4	27	3	32	10
3	4	6	4	9	1	12	0	14	5	16	8	18	8	20	4	21	9	22	10	23	10	24	9	25	7	26	5	31	11
3	4	6	4	9	1	11	11	14	2	16	4	18	3	19	10	21	2	22	3	23	2	24	0	24	10	25	8	31	0
3	5	6	3	9	0	11	9	13	11	16	0	17	9	19	3	20	7	21	7	22	5	23	3	24	0	24	10	30	2
3	5	6	3	9	0	11	7	13	8	15	7	17	4	18	9	20	0	20	11	21	9	22	6	23	3	24	1	29	3
3	6	6	3	8	11	11	5	13	4	15	3	16	10	18	2	19	4	20	3	21	0	21	9	22	6	23	3	28	4
3	6	6	2	8	9	11	2	13	0	14	10	16	4	17	7	18	9	19	7	20	4	21	0	21	9	22	6	27	5
3	6	6	1	8	8	10	11	12	8	14	5	15	10	17	0	18	1	18	11	19	7	20	4	21	0	21	8	26	7
3	7	6	1	8	6	10	8	12	4	13	11	15	3	16	5	17	5	18	3	18	11	19	7	20	3	20	11	25	8
3	7	5	11	8	4	10	5	12	0	12	6	14	9	15	10	16	10	17	7	18	2	18	10	19	6	20	2	24	9
3	6	5	10	8	2	10	1	11	7	13	0	14	3	15	3	16	2	16	11	17	6	18	1	18	9	19	4	23	11
3	6	5	9	7	11	9	9	11	3	12	7	13	9	14	8	15	7	16	3	16	10	17	5	18	0	18	7	23	0
3	6	5	8	7	8	9	6	10	10	12	1	13	2	14	1	14	11	15	7	16	2	16	8	17	3	17	10	22	1
3	5	5	6	7	5	9	2	10	5	11	7	12	8	13	6	14	4	14	11	15	5	16	0	16	6	17	1	21	3
3	4	5	4	7	2	8	9	10	0	11	2	12	1	12	11	13	8	14	3	14	9	15	3	15	9	16	4	20	5
3	3	5	2	6	11	8	5	9	7	10	8	11	7	12	5	13	1	13	7	14	1	14	7	15	1	15	7	19	6
3	2	5	0	6	8	8	1	9	2	10	2	11	1	11	10	12	6	13	0	13	5	13	11	14	4	14	11	18	8
3	1	4	10	6	5	7	9	8	9	9	9	10	6	11	3	11	10	12	4	12	9	13	3	13	8	14	2	17	10
3	0	4	7	6	1	7	5	8	4	9	3	10	0	10	8	11	3	11	9	12	2	12	7	13	0	13	6	17	0
2	11	4	5	5	10	7	0	7	11	8	10	9	6	10	2	10	8	11	1	11	6	11	11	12	4	12	9	16	2
2	9	4	3	5	7	6	8	7	7	8	4	9	0	9	7	10	2	10	6	10	11	11	3	11	8	12	1	15	4
2	8	4	0	5	3	6	4	7	2	7	11	8	7	9	1	9	7	9	11	10	4	10	8	11	1	11	5	14	7
2	6	3	10	5	0	6	0	6	9	7	6	8	1	8	7	9	1	9	5	9	9	10	1	10	5	10	10	13	9
2	5	3	8	4	9	5	8	6	5	7	1	7	7	8	1	8	6	8	10	9	2	9	6	9	10	10	2	12	11
2	3	3	5	4	6	5	4	6	0	6	8	7	2	7	[illegible]	[illegible]	0	8	4	8	8	8	11	9	3	9	7	12	2
2	2	3	3	4	3	5	1	5	8	6	3	6	9	7	2		7	10	8	2	8	5	8	8	8	9	0	11	5
2	1	3	1	4	0	4	9	5	4	5	11	6	4	6	9	7	1	7	4	7	8	7	10	8	1	8	5	10	8
1	11	2	11	3	9	4	6	5	0	5	6	5	11	6	4	6	8	6	11	7	2	7	4	7	7	7	10	9	10

*Equitable and Mutual Life values begin at end of 3 years.

*EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on 20-Year Endowment Policies, with Amount returned at End of Period if the Insured is living, provided Premiums have been Fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs.			10 Yrs.			15 Yrs.		19 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
21	7	11	14	2	16	0	$55	15	0	$136	14	0	209	13	0	$284	12	0	$356	11	0	$425	10	0	$491	5	$770	1	957
22	7	10	14	0	16	0	53	15	0	134	14	0	208	13	0	282	12	0	354	11	0	423	10	0	490	5	769	1	957
23	7	9	13	10	16	0	51	15	0	132	14	0	206	13	0	281	12	0	353	11	0	422	10	0	489	5	769	1	957
24	7	8	13	7	16	0	48	15	0	129	14	0	203	13	0	279	12	0	351	11	0	421	10	0	488	5	768	1	957
25	7	7	13	5	16	0	45	15	0	127	14	0	201	13	0	277	12	0	349	11	0	419	10	0	486	5	768	1	957
26	7	6	13	2	16	0	42	15	0	124	14	0	198	13	0	274	12	0	347	11	0	417	10	0	485	5	767	1	957
27	7	5	12	11	16	0	38	15	0	121	14	0	195	13	0	272	12	0	345	11	0	415	10	0	483	5	767	1	957
28	7	3	12	9	16	0	34	15	0	117	14	0	192	13	0	269	12	0	343	11	0	413	10	0	481	5	766	1	957
29	7	2	12	6	16	0	29	15	0	113	14	0	189	13	0	266	12	0	340	11	0	411	10	0	479	5	765	1	956
30	7	1	12	3	16	0	24	15	0	108	14	0	184	13	0	262	12	0	337	11	0	408	10	0	477	5	764	1	956
31	7	0	12	0	16	0	19	15	0	103	14	0	180	13	0	258	12	0	333	11	0	405	10	0	474	5	764	1	956
32	6	10	11	9	16	0	12	15	0	97	14	0	175	13	0	253	12	0	329	11	0	401	10	0	471	5	762	1	956
33	6	9	11	5	16	0	5	15	0	91	14	0	169	13	0	248	12	0	324	11	0	397	10	0	468	5	761	1	956
34	6	7	11	2	15	9	...	15	0	83	14	0	162	13	0	242	12	0	319	11	0	393	10	0	464	5	760	1	956
35	6	6	10	10	15	3	...	15	0	75	14	0	154	13	0	236	12	0	313	11	0	388	10	0	459	5	758	1	956
36	6	4	10	7	14	9	...	15	0	65	14	0	146	13	0	228	12	0	307	11	0	382	10	0	455	5	757	1	955
37	6	2	10	3	14	2	...	15	0	54	14	0	136	13	0	219	12	0	299	11	0	376	10	0	449	5	755	1	955
38	6	0	9	11	13	8	...	15	0	42	14	0	125	13	0	210	12	0	291	11	0	368	10	0	443	5	752	1	955
39	5	11	9	7	13	2	...	15	0	28	14	0	113	13	0	199	12	0	281	11	0	360	10	0	436	5	750	1	954
40	5	9	9	3	12	7	...	15	0	12	14	0	99	13	0	186	12	0	270	11	0	351	10	0	428	5	747	1	954
41	5	7	8	11	12	1	...	14	9	...	14	0	83	13	0	172	12	0	258	11	0	340	10	0	419	5	744	1	954
42	5	5	8	7	11	7	...	14	1	...	14	0	64	13	0	156	12	0	244	11	0	328	10	0	408	5	741	1	953
43	5	2	8	3	11	0	...	13	5	...	14	0	43	13	0	138	12	0	228	11	0	315	10	0	397	5	737	1	953
44	5	0	7	10	10	6	...	12	9	...	14	0	20	13	0	117	12	0	210	11	0	299	10	0	384	5	732	1	952
45	4	10	7	6	10	0	...	12	1	...	13	9	...	13	0	94	12	0	190	11	0	281	10	0	369	5	727	1	951
46	4	8	7	2	9	6	...	11	6	...	13	1	...	13	0	66	12	0	166	11	0	261	10	0	352	5	721	1	951
47	4	5	6	10	9	0	...	10	11	...	12	4	...	13	0	36	12	0	139	11	0	238	10	0	332	5	715	1	950
48	4	3	6	6	8	7	...	10	4	...	11	8	...	13	0	...	12	0	108	11	0	212	10	0	310	5	707	1	949
49	4	0	6	2	8	1	...	9	9	...	11	0	...	12	3	...	12	0	73	11	0	182	10	0	285	5	699	1	948
50	3	10	5	10	7	7	...	9	2	...	10	4	...	11	6	...	12	0	33	11	0	147	10	0	255	5	690	1	947
51	3	7	5	6	7	2	...	8	7	...	9	9	...	10	10	...	11	9	...	11	0	107	10	0	222	5	679	1	946
52	3	5	5	2	6	9	...	8	1	...	9	2	...	10	2	...	11	0	...	11	0	61	10	0	183	5	666	1	944
53	3	3	4	10	6	4	...	7	7	...	8	7	...	9	6	...	10	4	...	11	0	8	10	0	139	5	653	1	942
54	3	0	4	7	5	11	...	7	2	...	8	1	...	8	11	...	9	8	...	10	4	...	10	0	88	5	637	1	941
55	2	10	4	3	5	7	...	6	8	...	7	6	...	8	4	...	9	0	...	9	8	...	10	0	29	5	619	1	939
56	...	...	4	0	5	3	...	6	3	...	7	0	...	7	9	...	8	5	...	9	0	...	9	7	...	5	599	1	938
57	...	...	3	9	4	11	...	5	10	...	6	7	...	7	3	...	7	10	...	8	5	...	8	11	...	5	576	1	934
58	...	...	3	6	4	7	...	5	5	...	6	1	...	6	9	...	7	4	...	7	10	...	8	4	...	5	550	1	931
59	...	...	3	3	4	3	...	5	1	...	5	8	...	6	4	...	6	10	...	7	3	...	7	9	...	5	520	1	928
60	...	...	3	1	4	0	...	4	9	...	5	4	...	5	10	...	6	4	...	6	8	...	7	2	...	5	485	1	924

*Equitable and Mutual Life values begin at end of 3 years.

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on Ordinary Life Policies provided Premiums have been fully paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	107	2	47	3	5	3	345	4	332	5	336	6	355	8	20	13	209	17	162
1	133	2	87	3	55	4	40	5	41	6	57	7	85	8	126	13	304	17	151
1	162	2	127	3	108	4	104	5	116	6	144	7	183	8	230	14	21	17	126
1	191	2	168	3	159	4	170	5	193	6	230	7	277	8	330	14	87	17	87
1	221	2	209	3	215	4	234	5	270	6	317	8	7	9	66	14	136	17	34
1	252	2	252	3	269	4	300	5	347	7	39	8	100	9	164	14	170	16	335
1	284	2	296	3	326	5	3	6	60	7	123	8	191	9	255	14	187	16	257
1	316	2	340	4	16	5	72	6	136	7	207	8	278	9	340	14	189	16	171
1	349	3	21	4	74	5	140	6	212	7	290	8	360	10	52	14	176	16	77
2	17	3	68	4	132	5	206	6	286	8	0	9	71	10	120	14	150	15	339
2	50	3	115	4	190	5	271	6	356	8	73	9	137	10	176	14	111	15	227
2	88	3	161	4	245	5	335	7	60	8	140	9	196	10	220	14	61	15	109
2	124	3	208	4	300	6	32	7	123	8	198	9	244	10	250	14	0	14	351
2	159	3	253	4	354	6	90	7	180	8	247	9	279	10	267	13	291	14	223
2	194	3	299	5	41	6	144	7	230	8	287	9	301	10	271	13	210	14	89
2	229	3	340	5	90	6	193	7	272	8	314	9	312	10	265	13	121	13	317
2	263	4	18	5	135	6	235	7	304	8	330	9	311	10	245	13	25	13	176
2	296	4	58	5	176	6	268	7	324	8	335	9	298	10	214	12	286	13	32
2	327	4	94	5	210	6	293	7	335	8	330	9	274	10	173	12	177	12	252
2	357	4	126	5	237	6	309	7	337	8	318	9	241	10	122	12	64	12	105
3	21	4	154	5	257	6	314	7	326	8	286	9	197	10	64	11	310	11	320
3	46	4	177	5	269	6	314	7	307	8	250	9	145	9	362	11	187	11	171
3	68	4	192	5	271	6	301	7	279	8	204	9	85	9	287	11	62	11	21
3	85	4	200	5	267	6	280	7	242	8	152	9	18	9	206	10	299	10	238
3	96	4	200	5	252	6	251	7	196	8	93	8	309	9	119	10	168	10	90
3	101	4	193	5	231	6	214	7	144	8	27	8	229	9	28	10	36	9	308
3	101	4	180	5	203	6	170	7	86	7	318	8	144	8	297	9	268	9	165
3	95	4	160	5	168	6	120	7	22	7	241	8	55	8	197	9	134	9	21
3	84	4	135	5	128	6	65	6	318	7	160	7	328	8	95	9	0	8	249
3	69	4	104	5	82	6	6	6	244	7	75	7	232	7	354	8	282	8	112
3	49	4	70	5	33	5	307	6	168	6	353	7	135	7	249	8	101	7	341
3	25	4	32	4	345	5	240	6	90	6	263	7	36	7	143	7	336	7	213
3	0	3	356	4	289	5	171	6	9	6	172	6	302	7	85	7	210	7	85
2	336	3	311	4	230	5	101	5	292	6	81	6	201	6	295	7	87	6	324
2	304	3	265	4	170	5	29	5	209	5	354	6	101	6	187	6	330	6	204
2	271	3	217	4	110	4	321	5	126	5	262	6	2	6	81	6	215	6	83
2	237	3	168	4	48	4	247	5	43	5	170	5	270	5	341	6	101	5	327
2	201	3	118	3	351	4	174	4	325	5	79	5	171	5	240	5	355	5	214
2	165	3	68	3	288	4	101	4	243	4	354	5	75	5	140	5	249	5	100
2	128	3	18	3	225	4	28	4	161	4	266	4	346	5	43	5	147	4	350
2	92	2	332	3	163	3	322	4	81	4	180	4	256	4	314	5	45	4	247

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Premiums Life Policies provided Premiums have been fully paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yr
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
20	4	151	6	214	8	351	11	203	14	127	17	108	20	102	23	39	32	360	38
21	4	182	6	254	9	34	11	258	14	181	17	152	20	115	23	5	32	131	37
22	4	210	6	291	9	81	11	308	14	232	17	185	20	113	22	322	31	262	36
23	4	237	6	327	9	128	11	357	14	276	17	209	20	98	22	259	31	26	36
24	4	265	7	0	9	171	12	37	14	310	17	219	20	68	22	184	30	155	35
25	4	293	7	37	9	213	12	77	14	338	17	217	20	24	22	96	29	277	34
26	4	319	7	71	9	251	12	111	14	355	17	201	19	332	21	361	29	31	33
27	4	343	7	106	9	284	12	139	15	0	17	172	19	260	21	248	28	146	32
28	5	5	7	135	9	315	12	130	14	360	17	130	19	176	21	126	27	258	31
29	5	30	7	164	9	339	12	170	14	343	17	75	19	81	20	359	27	[illegible]	31
30	5	52	7	188	10	0	12	175	14	313	17	8	18	341	20	218	26	111	30
31	5	73	7	210	10	9	12	168	14	274	16	295	18	224	20	69	25	217	[illegible]
32	5	91	7	228	10	15	12	150	14	220	16	205	18	100	19	276	24	320	[illegible]
33	5	108	7	241	10	15	12	122	14	156	16	104	17	330	19	112	24	58	27
34	5	121	7	248	10	6	12	83	14	83	15	361	17	188	18	305	23	160	26
35	5	132	7	251	9	352	12	33	14	0	15	240	17	39	18	129	22	261	26
36	5	140	7	249	9	327	11	339	13	268	15	113	16	248	17	312	21	361	25
37	5	144	7	237	9	289	11	269	13	164	14	345	16	85	17	127	21	97	24
38	5	144	7	219	9	241	11	189	13	53	14	204	15	284	16	302	20	199	23
39	5	139	7	194	9	187	11	101	12	300	14	57	15	112	16	109	19	300	22
40	5	130	7	161	9	123	11	7	12	175	13	270	14	301	15	279	19	37	21
41	5	114	7	119	9	52	10	270	12	44	13	114	14	123	15	81	18	142	21
42	5	92	7	70	8	339	10	161	11	273	12	319	13	308	14	246	17	246	20
43	5	64	7	14	8	252	10	47	11	133	12	156	13	124	14	46	16	354	[illegible]
44	5	29	6	317	8	160	9	293	10	355	11	356	12	305	13	210	16	99	[illegible]
45	4	354	6	248	8	64	9	169	10	208	11	188	12	119	13	9	15	212	[illegible]
46	4	308	6	174	7	328	9	44	10	59	11	20	11	299	12	173	14	320	[illegible]
47	4	258	6	96	7	223	8	279	9	274	10	216	11	113	11	338	14	80	[illegible]
48	4	203	6	15	7	116	8	149	9	123	10	47	10	294	11	140	13	203	15
49	4	145	5	295	7	7	8	17	8	337	9	243	10	110	10	310	12	328	15
50	4	84	5	208	6	261	7	250	8	187	9	77	9	294	10	115	12	95	14
51	4	22	5	120	6	150	7	119	8	39	8	277	9	116	9	290	11	232	13
52	3	323	5	33	6	40	6	355	7	255	8	115	8	306	9	104	11	612	13
53	3	260	4	310	5	296	6	227	7	111	7	321	8	134	8	286	10	156	12
54	3	196	4	222	5	188	6	101	6	335	7	166	7	332	8	108	9	308	11
55	3	132	4	136	5	82	5	343	6	197	7	15	7	170	7	301	9	103	10
56	3	70	4	52	4	344	5	223	6	62	6	233	7	11	7	135	8	262	10
57	3	8	3	335	4	243	5	106	5	293	6	90	6	224	6	338	8	75	9
58	2	313	3	254	4	145	4	358	5	170	5	317	6	77	6	185	7	253	9
59	2	254	3	176	4	50	4	249	5	48	5	186	5	801	6	36	7	71	8
60	2	196	3	101	3	394	4	143	4	296	5	58	5	167	5	261	6	260	7

EXTENDED INSURANCE.

wing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if Insured is living, provided Premiums have been fully Paid in Cash for

3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.		19 Yrs.	
Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
12	87	16	0	$30	15	0	$110	14	0	$188	13	0	$262	12	0	$333	11	0	$401	10	0	$466	5	$754	1	$955
12	36	16	0	28	15	0	108	14	0	186	13	0	260	12	0	331	11	0	399	10	0	465	5	753	1	955
11	349	16	0	25	15	0	106	14	0	184	13	0	258	12	0	329	11	0	398	10	0	463	5	753	1	955
11	295	16	0	22	15	0	103	14	0	181	13	0	256	12	0	328	11	0	396	10	0	462	5	753	1	955
11	237	16	0	19	15	0	100	14	0	179	13	0	254	12	0	326	11	0	394	10	0	460	5	752	1	955
11	176	16	0	15	15	0	97	14	0	176	13	0	251	12	0	323	11	0	392	10	0	459	5	751	1	955
11	111	16	0	12	15	0	94	14	0	173	13	0	248	12	0	321	11	0	390	10	0	457	5	751	1	955
11	45	16	0	7	15	0	90	14	0	169	13	0	245	12	0	318	11	0	388	10	0	455	5	750	1	954
10	342	16	0	3	15	0	86	14	0	165	13	0	242	12	0	315	11	0	385	10	0	452	5	749	1	954
10	273	15	309	0	15	0	81	14	0	161	13	0	238	12	0	312	11	0	382	10	0	450	5	748	1	954
10	197	15	162	0	15	0	76	14	0	156	13	0	234	12	0	308	11	0	379	10	0	447	5	747	1	954
10	120	15	12	0	15	0	70	14	0	151	13	0	229	12	0	304	11	0	375	10	0	444	5	745	1	954
10	39	14	223	0	15	0	63	14	0	145	13	0	223	12	0	299	11	0	371	10	0	440	5	744	1	954
9	323	14	68	0	15	0	55	14	0	138	13	0	217	12	0	293	11	0	366	10	0	436	5	742	1	953
9	237	13	274	0	15	0	46	14	0	130	13	0	210	12	0	287	11	0	361	10	0	431	5	740	1	953
9	147	13	113	0	15	0	36	14	0	121	13	0	202	12	0	280	11	0	354	10	0	426	5	738	1	953
9	56	12	316	0	15	0	25	14	0	111	13	0	193	12	0	272	11	0	347	10	0	420	5	736	1	952
8	326	12	150	0	15	0	12	14	0	99	13	0	183	12	0	263	11	0	339	10	0	413	5	734	1	952
8	230	11	351	0	14	336	0	14	0	86	13	0	171	12	0	253	11	0	330	10	0	405	5	731	1	952
8	129	11	183	0	14	104	0	14	0	72	13	0	158	12	0	241	11	0	320	10	0	396	5	727	1	951
8	27	11	17	0	13	242	0	14	0	55	13	0	143	12	0	228	11	0	309	10	0	386	5	724	1	951
7	287	10	215	0	13	18	0	14	0	36	13	0	126	12	0	213	11	0	296	10	0	375	5	720	1	950
7	179	10	49	0	12	161	0	14	0	14	13	0	107	12	0	196	11	0	281	10	0	362	5	715	1	949
7	71	9	247	0	11	309	0	13	264	0	13	0	85	12	0	177	11	0	264	10	0	348	5	710	1	949
6	325	9	82	0	11	94	0	13	7	0	13	0	61	12	0	155	11	0	245	10	0	331	5	704	1	948
6	213	8	284	0	10	250	0	12	121	0	13	0	32	12	0	130	11	0	224	10	0	313	5	697	1	947
6	101	8	123	0	10	44	0	11	242	0	13	0	0	12	0	102	11	0	199	10	0	292	5	689	1	946
5	354	7	330	0	9	209	0	11	6	0	12	99	0	12	0	69	11	0	171	10	0	267	5	683	1	944
5	243	7	174	0	9	14	0	10	142	0	11	204	0	12	0	32	11	0	138	10	0	240	5	671	1	943
5	133	7	24	0	8	191	0	9	286	0	10	320	0	11	305	0	11	0	102	10	0	208	5	660	1	942
5	26	6	240	0	8	9	0	9	72	0	10	78	0	11	39	0	11	0	59	10	0	172	5	647	1	940
4	287	6	98	0	7	198	0	8	232	0	9	212	0	10	150	0	11	0	10	10	0	130	5	633	1	938
4	186	5	327	0	7	30	0	8	37	0	8	357	0	9	272	0	10	157	0	10	0	82	5	617	1	936
4	88	5	195	0	6	234	0	7	214	0	8	147	0	9	40	0	9	271	0	10	0	27	5	599	1	933
3	360	5	70	0	6	80	0	7	36	0	7	311	0	8	185	0	9	32	0	9	227	0	5	578	1	931
3	270	4	315	0	5	299	0	6	231	0	7	120	0	7	341	0	8	171	0	8	348	0	5	555	1	928

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 3 Yrs		10 Yrs		15 Yrs		19 Yrs		20-Year Endowment at end of 3 Yrs		10 Yrs		15 Yrs		19 Yrs	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Pure End't		Years	Pure End't	Years	Pure
21	1	122	9	164	15	221	19	77	3	35	24	195	35	0	42	359	12	110	10	$312	5	$619	1	[illegible]
22	1	144	9	267	15	287	19	33	3	53	24	127	34	112	42	41	12	35	10	311	5	618	1	[illegible]
23	1	159	10	3	15	334	18	340	3	71	24	46	33	221	41	90	11	32	10	310	5	617	1	[illegible]
24	1	177	10	102	16	2	18	269	3	88	23	316	32	329	40	131	11	24	10	308	5	616	1	[illegible]
25	1	195	10	195	16	17	18	187	3	105	23	210	32	68	39	175	11	16	10	306	5	615	1	915
26	1	215	10	281	16	16	18	96	3	122	23	92	31	171	38	216	11	8	10	304	5	613	1	914
27	1	235	10	360	16	1	17	361	3	138	22	329	30	267	37	256	10	36	10	302	5	612	1	915
28	1	255	11	64	15	335	17	251	3	155	22	191	30	0	36	300	10	27	10	300	5	610	1	914
29	1	276	11	120	15	293	17	135	3	170	22	45	29	95	35	330	10	18	10	297	5	608	1	913
30	1	296	11	165	15	238	17	12	3	184	21	254	28	188	35	30	10	90	10	294	5	606	1	912
31	1	270	11	182	15	171	16	247	3	197	21	91	27	279	34	31	9	359	10	291	5	603	1	912
32	1	276	11	198	15	95	16	111	3	206	20	284	27	4	33	93	9	264	10	288	5	600	1	911
33	1	322	11	208	15	10	15	327	3	228	20	110	26	90	32	121	9	166	10	284	5	597	1	909
34	1	328	11	199	14	280	15	194	3	249	19	295	25	186	31	180	9	64	10	279	5	594	1	909
35	1	345	11	178	14	178	15	46	3	266	19	109	24	240	30	210	8	327	10	274	5	590	1	908
36	1	363	11	146	14	70	14	261	3	282	18	284	23	327	29	248	8	222	10	269	5	585	1	906
37	2	15	11	105	13	319	14	108	3	295	18	89	23	59	28	279	8	116	10	262	5	580	1	905
38	2	32	11	54	13	199	13	317	3	306	17	256	22	186	27	333	8	9	10	256	5	575	1	903
39	2	48	10	356	13	74	13	161	3	273	17	54	21	238	27	0	7	265	10	248	5	569	1	901
40	2	61	10	287	12	309	13	3	3	319	16	215	20	331	26	62	7	15	10	240	5	552	1	899
41	2	65	10	207	12	177	12	211	3	319	16	9	20	58	25	87	7	42	10	231	5	555	1	897
42	2	90	10	126	12	41	12	53	3	314	15	166	19	147	24	155	6	294	10	221	5	547	1	895
43	2	112	10	38	11	267	11	261	3	303	14	322	18	232	23	174	6	179	10	210	5	538	1	892
44	2	129	9	309	11	113	11	105	3	287	14	112	17	331	22	248	6	66	10	198	5	529	1	889
45	2	142	9	211	10	336	10	315	3	265	13	267	17	58	21	279	5	318	10	185	5	518	1	885
46	2	149	9	108	10	84	10	163	3	238	13	57	16	274	20	319	5	204	10	171	5	506	1	882
47	2	152	9	2	10	63	10	10	3	207	12	214	15	261	20	29	5	93	10	156	5	494	1	878
48	2	147	8	259	9	285	9	220	3	171	12	6	15	0	19	87	4	348	10	140	5	480	1	873
49	2	144	8	148	9	145	9	83	3	132	11	167	14	116	18	155	4	241	10	122	5	465	1	868
50	2	134	8	36	9	3	8	304	3	89	10	328	13	232	17	217	4	138	10	103	5	448	1	862
51	2	121	7	288	8	233	8	165	3	47	10	130	13	0	17	0	4	39	10	72	5	431	1	856
52	2	105	7	176	8	98	8	23	3	2	9	300	12	93	15	279	3	308	10	60	5	412	1	850
53	2	87	7	63	7	330	7	255	2	137	9	109	11	203	15	31	3	216	10	38	5	391	1	842
54	2	66	6	316	7	203	7	121	2	102	8	288	11	0	14	87	3	129	10	14	5	380	1	835
55	2	44	6	205	7	78	6	350	2	226	8	108	10	124	13	145	3	47	9	Da. 266	5	347	1	827
56	2	20	6	96	6	320	6	225	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	1	360	5	353	6	204	6	97	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	1	333	5	249	6	154	5	339	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	1	294	5	149	5	335	5	219	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	1	278	5	50	5	232	5	100	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

EXTENDED INSURANCE.

wing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months
1	11	2	11	3	11	5	0	6	1	7	3	8	6	9	9	15	9	19	3
1	11	3	0	4	1	5	2	6	3	7	5	8	8	10	1	15	11	19	1
2	0	3	1	4	3	5	4	6	5	7	7	8	11	10	5	16	1	18	11
2	1	3	2	4	5	5	6	6	8	7	10	9	2	10	8	16	2	18	9
2	2	3	4	4	7	5	9	6	11	8	1	9	5	10	11	16	3	18	7
2	3	3	5	4	8	5	11	7	2	8	3	9	7	11	1	16	3	18	4
2	4	3	6	4	10	6	1	7	4	8	5	9	9	11	2	16	2	18	1
2	5	3	7	5	0	6	3	7	6	8	7	9	11	11	3	16	1	17	10
2	7	3	9	5	1	6	5	7	8	8	10	10	1	11	4	16	0	17	6
2	9	3	11	5	3	6	7	7	10	9	1	10	3	11	5	15	11	17	2
2	10	4	0	5	5	6	9	8	0	9	3	10	5	11	6	15	9	16	10
2	11	4	2	5	6	6	10	8	1	9	4	10	6	11	7	15	6	16	6
3	0	4	3	5	7	6	11	8	2	9	5	10	7	11	8	15	3	16	1
3	1	4	5	5	9	7	0	8	3	9	6	10	8	11	9	15	0	15	8
3	2	4	6	5	10	7	1	8	4	9	7	10	9	11	10	14	9	15	3
3	3	4	7	5	11	7	1	8	4	9	6	10	8	11	9	14	6	14	10
3	4	4	8	6	0	7	1	8	4	9	5	10	7	11	7	14	2	14	5
3	5	4	9	6	0	7	1	8	3	9	4	10	5	11	5	13	10	13	11
3	6	4	10	6	1	7	1	8	2	9	3	10	3	11	3	13	6	13	6
3	6	4	11	6	1	7	1	8	1	9	1	10	1	11	1	13	2	13	1
3	6	4	11	6	1	7	0	8	1	9	0	9	11	10	10	12	10	12	9
3	6	4	11	6	1	7	0	8	0	8	11	9	9	10	7	12	5	12	4
3	6	4	11	6	0	7	0	8	0	8	10	9	7	10	4	12	0	11	11
3	7	4	11	6	0	6	11	7	11	8	9	9	5	10	1	11	7	11	6
3	7	4	11	5	11	6	11	7	0	8	7	9	3	9	10	11	2	11	1
3	7	4	11	5	11	6	10	7	8	8	5	9	0	9	7	10	9	10	8
3	6	4	10	5	10	6	9	7	6	8	2	8	10	9	4	10	4	10	3
3	6	4	9	5	9	6	8	7	4	7	11	8	7	9	1	10	0	9	10
3	5	4	8	5	8	6	6	7	2	7	8	8	3	8	9	9	7	9	5
3	4	4	7	5	7	6	4	6	11	7	5	7	11	8	5	9	3	9	0
3	3	4	5	5	5	6	1	6	8	7	2	7	7	8	1	8	10	8	7
3	2	4	3	5	2	5	10	6	4	6	10	7	3	7	9	8	6	8	2
3	1	4	1	4	11	5	7	6	1	6	6	7	0	7	5	8	2	7	9
3	0	3	11	4	8	5	4	5	9	6	3	6	9	7	1	7	10	7	5
3	10	3	8	4	5	5	0	5	6	6	0	6	5	6	9	7	6	7	1
3	9	3	6	4	3	4	9	5	3	5	8	6	2	6	5	7	2	6	9
3	7	3	4	4	1	4	7	5	0	5	5	5	10	6	1	6	10	6	5
3	5	3	2	3	11	4	5	4	10	5	1	5	6	5	9	6	6	6	1
3	4	3	2	3	9	4	3	4	7	4	11	5	3	5	6	6	2	5	9
3	3	3	0	3	8	4	1	4	5	4	8	5	0	5	3	5	10	5	5

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	5	6	8	2	11	3	14	4	17	7	20	11	24	0	26	7	36	1	43	0
22	5	6	8	3	11	3	14	5	17	7	20	10	23	9	26	3	35	4	42	1
23	5	7	8	4	11	4	14	6	17	8	20	9	23	6	25	11	34	7	41	[illegible]
24	5	8	8	5	11	5	14	7	17	8	20	8	23	3	25	7	33	10	40	[illegible]
25	5	9	8	6	11	6	14	8	17	9	20	6	23	0	25	2	33	1	39	4
26	5	9	8	7	11	6	14	8	17	8	20	3	22	8	24	9	32	4	38	6
27	5	10	8	8	11	7	14	7	17	6	20	0	22	4	24	4	31	7	37	8
28	5	10	8	9	11	7	14	7	17	4	19	9	22	0	23	10	30	10	36	10
29	5	11	8	10	11	8	14	6	17	2	19	6	21	7	23	4	30	1	35	11
30	6	0	8	11	11	9	14	6	17	0	19	3	21	2	22	10	29	3	35	0
31	6	0	8	11	11	8	14	5	16	9	18	11	20	9	22	4	28	6	34	2
32	6	1	8	10	11	7	14	3	16	6	18	7	20	4	21	10	27	9	33	[illegible]
33	6	1	8	10	11	6	14	1	16	3	18	2	19	10	21	4	27	0	32	[illegible]
34	6	2	8	9	11	5	13	10	15	11	17	10	19	4	20	9	26	2	31	[illegible]
35	6	2	8	9	11	4	13	7	15	7	17	5	18	10	20	2	25	4	30	6
36	6	1	8	8	11	2	13	4	15	3	17	0	18	4	19	7	24	7	29	7
37	6	1	8	8	11	0	13	1	14	11	16	6	17	10	19	0	23	10	28	8
38	6	0	8	7	10	10	12	10	14	7	16	0	17	3	18	5	23	1	27	[illegible]
39	6	0	8	6	10	8	12	6	14	2	15	6	16	9	17	10	22	3	26	[illegible]
40	5	11	8	5	10	5	12	2	13	9	15	0	16	2	17	2	21	5	26	0
41	5	10	8	3	10	2	11	10	13	4	14	6	15	8	16	7	20	8	25	[illegible]
42	5	9	8	1	9	11	11	6	12	11	14	0	15	2	16	0	19	11	24	[illegible]
43	5	8	7	10	9	8	11	2	12	6	13	6	14	7	15	5	19	2	23	[illegible]
44	5	6	7	7	9	4	10	9	12	1	13	0	14	0	14	10	18	5	22	[illegible]
45	5	4	7	4	9	0	10	4	11	7	12	6	13	5	14	2	17	8	[illegible]	[illegible]
46	5	2	7	1	8	8	10	0	11	2	12	0	12	11	13	7	16	11	[illegible]	[illegible]
47	5	0	6	10	8	4	9	7	10	8	11	6	12	4	12	11	16	2	[illegible]	[illegible]
48	4	10	6	7	8	0	9	2	10	3	11	0	11	9	12	4	15	5	19	[illegible]
49	4	7	6	4	7	8	8	9	9	9	10	6	11	2	11	9	14	8	18	[illegible]
50	4	4	6	0	7	3	8	4	9	3	10	0	10	7	11	2	14	0	17	[illegible]
51	4	2	5	8	6	11	7	11	8	9	9	6	10	1	10	7	13	4	16	[illegible]
52	4	0	5	5	6	7	7	6	8	4	9	0	9	7	10	0	12	8	15	[illegible]
53	3	10	5	2	6	3	7	1	7	11	8	6	9	1	9	6	12	0	15	[illegible]
54	3	8	4	11	5	11	6	9	7	6	8	0	8	7	9	0	11	4	14	[illegible]
55	3	6	4	8	5	8	6	5	7	1	7	7	8	1	8	6	10	9	13	[illegible]
56	3	3	4	5	5	4	6	1	6	8	7	2	7	7	8	0	10	1	12	[illegible]
57	3	1	4	2	5	0	5	[illegible]	6	3	6	9	7	2	7	6	9	6	12	[illegible]
58	2	11	3	11	4	8	5	5	[illegible]	10	6	4	6	9	7	1	8	11	11	[illegible]
59	2	9	3	8	4	5	5	[illegible]	[illegible]	6	5	11	6	4	6	8	8	4	10	[illegible]
60	2	7	3	5	4	2	4	9	5	2	5	7	5	11	6	3	7	9	9	[illegible]

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if Insured is living, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Years.			5 Years.		6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.		19 Yrs.	
	Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
21	12	7	16	0	$36	15	0	$115	14	0	$187	13	0	$263	12	0	$338	11	0	$405	10	0	$468	5	$773	1	$950
22	12	6	16	0	34	15	0	113	14	0	186	13	0	263	12	0	336	11	0	403	10	0	468	5	773	1	950
23	12	4	16	0	32	15	0	110	14	0	184	13	0	262	12	0	333	11	0	401	10	0	467	5	772	1	950
24	12	2	16	0	29	15	0	107	14	0	182	13	0	261	12	0	330	11	0	399	10	0	467	5	771	1	950
25	12	0	16	0	25	15	0	104	14	0	180	13	0	259	12	0	327	11	0	396	10	0	466	5	770	1	949
26	11	10	16	0	21	15	0	101	14	0	178	13	0	256	12	0	325	11	0	394	10	0	465	5	770	1	949
27	11	8	16	0	17	15	0	97	14	0	175	13	0	253	12	0	323	11	0	392	10	0	464	5	770	1	949
28	11	6	16	0	13	15	0	93	14	0	171	13	0	249	12	0	321	11	0	390	10	0	462	5	770	1	949
29	11	3	16	0	9	15	0	89	14	0	167	13	0	245	12	0	319	11	0	388	10	0	460	5	770	1	949
30	11	0	16	0	5	15	0	84	14	0	162	12	0	240	12	0	316	11	0	386	10	0	457	5	770	1	949
31	10	9	15	7	....	15	0	79	14	0	157	13	0	235	12	0	313	11	0	383	10	0	453	5	769	1	949
32	10	6	15	2	....	15	0	73	14	0	151	13	0	230	12	0	309	11	0	380	10	0	449	5	767	1	949
33	10	3	14	9	....	15	0	66	14	0	145	13	0	225	12	0	304	11	0	376	10	0	444	5	765	1	949
34	10	0	14	4	....	15	0	58	14	0	138	13	0	219	12	0	298	11	0	371	10	0	439	5	763	1	949
35	9	9	13	11	....	15	0	49	14	0	129	13	0	213	12	0	291	11	0	336	10	0	434	5	760	1	949
36	9	6	13	6	....	15	0	39	14	0	118	13	0	206	12	0	283	11	0	361	10	0	428	5	757	1	949
37	9	3	13	1	....	15	0	28	14	0	107	13	0	197	12	0	274	11	0	354	10	0	422	5	754	1	949
38	9	0	12	7	....	15	0	15	14	0	95	13	0	186	12	0	264	11	0	346	10	0	416	5	751	1	949
39	8	9	12	1	....	14	11	....	14	0	83	13	0	174	12	0	254	11	0	337	10	0	409	5	748	1	949
40	8	5	11	7	....	14	4	....	14	0	71	13	0	161	12	0	243	11	0	327	10	0	402	5	744	1	949
41	8	1	11	1	....	13	9	....	14	0	58	13	0	146	12	0	231	11	0	316	10	0	394	5	741	1	949
42	7	9	10	7	....	13	1	....	14	0	44	13	0	129	12	0	217	11	0	304	10	0	384	5	737	1	949
43	7	5	10	1	....	12	5	....	14	0	29	13	0	109	12	0	200	11	0	290	10	0	372	5	733	1	949
44	7	1	9	7	....	11	10	....	13	7	....	13	0	86	12	0	180	11	0	274	10	0	358	5	729	1	949
45	6	8	9	1	....	11	2	....	12	11	....	13	0	60	12	0	157	11	0	255	10	0	342	5	725	1	949
46	6	4	8	7	....	10	7	....	12	3	....	13	0	30	12	0	130	11	0	233	10	0	324	5	720	1	949
47	6	0	8	2	....	10	0	....	11	7	....	12	10	....	12	0	100	11	0	208	10	0	304	5	714	1	948
48	5	9	7	9	....	9	5	....	10	11	....	12	2	....	12	0	65	11	0	180	10	0	281	5	707	1	947
49	5	5	7	4	....	8	11	....	10	3	....	11	6	....	12	0	25	11	0	148	10	0	254	5	698	1	946
50	5	2	6	11	....	8	5	....	9	8	....	10	10	....	11	10	....	11	0	111	10	0	224	5	688	1	945
51	4	10	6	6	....	7	11	....	9	1	....	10	2	....	11	2	....	11	0	67	10	0	190	5	677	1	944
52	4	6	6	1	....	7	5	....	8	6	....	9	6	....	10	6	....	11	0	....	10	0	151	5	665	1	943
53	4	3	5	8	....	6	11	....	8	0	....	8	11	....	9	10	....	10	4	....	10	0	106	5	652	1	942
54	[illegible]	[illegible]	5	4	....	6	6	....	7	6	....	8	4	....	9	2	....	9	9	....	10	0	58	5	637	1	940
55	3	9	5	0	....	6	1	....	7	0	....	7	9	....	8	6	....	9	2	....	9	9	....	5	620	1	938

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Pol will be Extended, without further Payment of Premiums, on Ordinary Life, Annual Dividend Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	2 Yrs		3 Yrs		4 Yrs		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs		14 Yrs.		15 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	0	10	1	10	2	11	3	10	5	1	6	2	7	5	8	8	10	0	11	3	12	7	13	10	15	0	16	2
22	0	11	1	10	3	0	4	1	5	3	6	5	7	8	8	11	10	3	11	7	12	11	14	1	15	3	16	4
23	0	11	1	11	3	1	4	3	5	5	6	8	7	11	9	3	10	6	11	10	13	2	14	4	15	5	16	5
24	0	11	2	0	3	2	4	4	5	7	6	10	8	2	9	6	10	10	12	1	13	5	14	7	15	7	16	6
25	1	0	2	1	3	4	4	6	5	9	7	1	8	5	9	9	11	1	12	4	13	7	14	9	15	8	16	6
26	1	0	2	2	3	5	4	8	5	11	7	3	8	7	10	0	11	4	12	7	13	9	14	10	15	9	16	6
27	1	1	2	3	3	6	4	10	6	2	7	6	8	10	10	3	11	6	12	9	13	11	14	11	15	9	16	5
28	1	1	2	4	3	8	4	11	6	4	7	8	9	1	10	5	11	8	12	11	14	0	14	11	15	8	16	4
29	1	2	2	5	3	9	5	1	6	6	7	10	9	3	10	7	11	10	13	0	14	0	14	11	15	7	16	3
30	1	2	2	6	3	10	5	3	6	8	8	1	9	5	10	9	12	0	13	1	14	0	14	10	15	6	16	1
31	1	3	2	6	4	0	5	5	6	10	8	3	9	7	10	11	12	1	13	1	14	0	14	9	15	4	15	11
32	1	3	2	7	4	1	5	6	7	0	8	5	9	9	11	0	12	1	13	1	13	11	14	7	15	2	15	8
33	1	4	2	8	4	2	5	8	7	1	8	6	9	10	11	0	12	1	13	0	13	9	14	5	15	0	15	5
34	1	4	2	9	4	4	5	9	7	3	8	7	9	11	11	1	12	1	12	11	13	8	14	3	14	9	15	2
35	1	5	2	10	4	5	5	11	7	4	8	8	9	11	11	0	12	0	12	10	13	6	14	1	14	6	14	10
36	1	5	2	11	4	6	6	0	7	5	8	9	9	11	11	0	11	11	12	8	13	3	13	10	14	3	14	7
37	1	5	3	0	4	7	6	1	7	6	8	9	9	11	10	11	11	9	12	6	13	1	13	7	13	11	14	3
38	1	6	3	0	4	8	6	2	7	6	8	9	9	10	10	10	11	7	12	3	12	10	13	3	13	7	13	11
39	1	6	3	1	4	9	6	2	7	6	8	9	9	9	10	8	11	5	12	1	12	7	13	0	13	3	13	6
40	1	7	3	2	4	9	6	3	7	6	8	8	9	8	10	6	11	3	11	10	12	3	12	8	12	11	13	2
41	1	7	3	2	4	10	6	3	7	6	8	7	9	6	10	4	11	0	11	7	12	0	12	4	12	7	12	9
42	1	7	3	3	4	10	6	2	7	5	8	6	9	4	10	2	10	9	11	3	11	8	12	0	12	3	12	5
43	1	7	3	3	4	10	6	2	7	4	8	4	9	2	9	11	10	6	11	0	11	4	11	8	11	10	12	0
44	1	8	3	3	4	9	6	1	7	3	8	2	9	0	9	8	10	3	10	8	11	0	11	3	11	6	11	7
45	1	8	3	3	4	9	6	0	7	1	8	0	8	9	9	5	9	11	10	4	10	8	10	11	11	1	11	3
46	1	8	3	2	4	8	5	11	6	11	7	10	8	6	9	2	9	8	10	0	10	4	10	7	10	9	10	10
47	1	8	3	2	4	7	5	9	6	9	7	7	8	3	8	10	9	4	9	8	10	0	10	2	10	4	10	5
48	1	7	3	1	4	6	5	8	6	7	7	5	8	0	8	7	9	0	9	4	9	7	9	10	9	11	10	0
49	1	7	3	1	4	4	5	6	6	4	7	2	7	9	8	3	8	7	9	0	9	3	9	5	9	6	9	7
50	1	7	3	0	4	2	5	3	6	1	6	10	7	5	7	11	8	3	8	7	8	10	9	0	9	1	9	2
51	1	6	2	11	4	1	5	1	5	11	6	7	7	2	7	7	8	0	8	3	8	5	8	7	8	8	8	9
52	1	6	2	10	3	11	4	11	5	8	6	4	6	11	7	4	7	8	7	11	8	1	8	3	8	4	8	5
53	1	5	2	9	3	10	4	9	5	6	6	1	6	7	7	0	7	4	7	7	7	9	7	10	8	0	8	0
54	1	5	2	8	3	8	4	6	5	3	5	10	6	4	6	8	7	0	7	3	7	5	7	6	7	7	7	8
55	1	4	2	6	3	6	4	4	5	1	5	7	6	1	6	5	6	8	6	11	7	1	7	2	7	3	7	4
56	1	3	2	5	3	5	4	2	4	10	5	4	5	9	6	1	6	4	6	7	6	9	6	10	6	11	7	0
57	1	3	2	4	3	3	4	0	4	7	5	1	5	6	5	10	6	1	6	3	6	5	6	6	6	7	6	8
58	1	2	2	3	3	1	3	10	4	4	4	10	5	3	5	6	5	10	5	11	6	1	6	2	6	3	6	4
59	1	2	2	2	2	11	3	8	4	2	4	7	5	0	5	3	5	6	5	8	5	9	5	11	5	11	6	0
60	1	1	2	0	2	10	3	5	4	0	4	5	4	8	5	0	5	2	5	4	5	6	5	7	5	8	5	8

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Annual Dividend Policies, provided Premiums have been fully Paid in Cash for

2 Yrs		3 Yrs		4 Yrs		5 Yrs		6 Yrs		7 Yrs		8 Yrs		9 Yrs		10 Yrs		11 Yrs		12 Yrs		13 Yrs		14 Yrs		15 Yrs		19 Yrs	
Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months
2	1	4	6	7	1	9	11	13	2	16	7	20	1	23	5	26	5	29	0	31	3	33	3	35	1	36	9	56	0
2	2	4	7	7	2	10	1	13	3	16	8	20	1	23	3	26	1	28	7	30	9	32	8	34	5	36	1	51	1
2	2	4	7	7	3	10	2	13	4	16	9	20	0	23	1	25	9	28	2	30	2	32	0	33	8	35	4	49	1
2	2	4	8	7	4	10	4	13	5	16	9	19	11	22	11	25	5	27	8	29	7	31	4	32	11	34	6	47	9
2	3	4	9	7	5	10	5	13	6	16	9	19	10	22	8	25	1	27	2	29	0	30	8	32	3	33	9	46	3
2	3	4	9	7	6	10	6	13	7	16	9	19	9	22	3	24	8	26	8	28	5	30	0	31	6	32	11	44	9
2	3	4	10	7	7	10	6	13	7	16	8	19	7	22	0	24	3	26	1	27	10	29	4	30	9	32	1	43	3
2	4	4	11	7	8	10	7	13	8	16	7	19	4	21	8	23	9	25	7	27	2	28	7	29	11	31	4	42	0
2	4	4	11	7	8	10	7	13	7	16	6	19	1	21	4	23	3	25	0	26	6	27	11	29	2	30	6	40	9
2	5	5	0	7	9	10	8	13	7	16	4	18	9	20	11	22	9	24	5	25	10	27	2	28	5	29	8	39	6
2	5	5	0	7	9	10	8	13	6	16	1	18	5	20	6	22	3	23	10	25	2	26	5	27	8	28	10	38	3
2	5	5	1	7	10	10	8	13	5	15	11	18	1	20	1	21	9	23	2	24	6	25	9	26	10	28	0	37	0
2	5	5	1	7	11	10	7	13	3	15	8	17	9	19	7	21	2	22	7	23	10	25	0	26	1	27	2	35	10
2	5	5	1	7	10	10	6	13	1	15	5	17	4	19	1	20	7	21	11	23	2	24	3	25	3	26	4	34	7
2	5	5	1	7	9	10	5	12	11	15	1	17	0	18	7	20	1	21	4	22	5	23	6	24	6	25	6	33	5
2	5	5	2	7	9	10	4	12	8	14	9	16	7	18	1	19	6	20	8	21	9	22	9	23	8	24	9	32	4
2	5	5	1	7	8	10	2	12	5	14	5	16	2	17	7	18	10	20	0	21	0	22	0	22	11	23	11	31	2
2	5	5	1	7	7	10	0	12	2	14	0	15	8	17	1	18	3	19	4	20	4	21	3	22	2	23	1	30	0
2	6	5	1	7	6	9	10	11	10	13	8	15	2	16	6	17	8	18	8	19	7	20	6	21	4	22	3	28	11
2	3	5	0	7	5	9	7	11	7	13	3	14	8	15	11	17	1	18	0	18	11	19	9	20	7	21	5	27	10
2	5	5	0	7	3	9	5	11	3	12	10	14	2	15	5	16	5	17	4	18	2	19	0	19	9	20	7	26	10
2	5	4	11	7	2	9	2	10	11	12	5	13	8	14	10	15	10	16	8	17	6	18	3	19	0	19	10	25	9
2	5	4	10	7	0	8	10	10	6	12	0	13	2	14	3	15	2	16	0	16	10	17	6	18	3	19	0	24	8
2	5	4	9	6	9	8	7	10	2	11	6	12	8	13	8	14	7	15	5	16	1	16	9	17	6	18	3	23	8
2	5	4	7	6	7	8	4	9	10	11	1	12	2	13	2	14	0	14	9	15	5	16	1	16	9	17	5	22	8
2	4	4	6	4	8	0	9	5	10	8	11	8	12	7	13	4	14	1	14	9	15	4	16	0	16	8	21	8	8
2	3	4	4	6	2	7	8	9	1	10	2	11	2	12	0	12	9	13	5	14	1	14	8	15	3	15	11	20	9
2	2	4	2	5	11	7	5	8	8	9	9	10	8	11	6	12	2	12	10	13	5	13	11	14	6	15	2	19	9
2	1	4	0	5	8	7	1	8	3	9	3	10	2	10	11	11	7	12	2	12	9	13	3	13	10	14	5	18	9
2	0	3	10	5	5	6	9	7	10	8	10	9	8	10	5	11	0	11	7	12	1	12	7	13	1	13	8	17	10
2	2	0	3	8	5	2	6	5	7	6	8	5	9	2	9	10	10	5	10	11	11	5	11	11	12	5	13	0	16	11
1	1	0	3	6	4	11	6	1	7	1	8	0	8	8	9	4	9	11	10	4	10	10	11	4	11	9	12	3	16	0
1	1	9	3	4	4	8	5	10	6	9	7	7	8	3	8	10	9	4	9	10	10	3	10	8	11	1	11	7	15	2
1	1	9	3	2	4	5	5	6	6	5	7	2	7	9	8	4	8	10	9	4	9	8	10	1	10	6	10	11	14	4
1	1	7	3	0	4	3	5	2	6	0	6	9	7	4	7	10	8	4	8	9	9	1	9	6	9	11	10	4	13	6
1	1	6	2	11	4	0	4	11	5	8	6	4	6	11	7	5	7	10	8	2	8	7	8	11	9	4	9	8	12	8
1	1	5	2	8	3	9	4	8	5	4	6	0	6	6	6	11	7	4	7	8	8	1	8	5	8	9	9	1	11	10
1	1	4	2	6	3	7	4	4	5	1	5	7	6	1	6	6	6	11	7	3	7	7	7	10	8	2	8	6	11	1
1	1	3	2	5	3	4	4	1	4	9	5	3	5	9	6	1	6	5	6	9	7	1	7	4	7	8	7	11	10	4
1	1	2	2	3	3	2	3	10	4	5	4	11	5	4	5	9	6	0	6	4	6	7	6	10	7	2	7	5	9	7

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums on 20-Year Endowment Annual Dividend Policies, provided Premiums have been fully Paid in Cash for

Age at Issue	2 Yrs		3 Yrs.		4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs.			10 Yrs.			15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
21	7	7	14	0	16	0	$ 53	15	0	$133	14	0	$210	13	0	$284	12	0	$354	11	0	$421	10	0	$486	5	$770	1	[illegible]
22	7	6	13	9	16	0	51	15	0	131	14	0	208	13	0	281	12	0	352	11	0	420	10	0	485	5	769	1	[illegible]
23	7	5	13	7	16	0	49	15	0	129	14	0	206	13	0	279	12	0	350	11	0	418	10	0	483	5	769	1	[illegible]
24	7	4	13	5	16	0	44	15	0	126	14	0	203	13	0	277	12	0	348	11	0	416	10	0	481	5	769	1	[illegible]
25	7	2	13	2	16	0	41	15	0	122	14	0	200	13	0	275	12	0	346	11	0	414	10	0	480	5	768	1	[illegible]
26	7	0	12	9	16	0	37	15	0	118	14	0	197	13	0	271	12	0	344	11	0	412	10	0	478	5	767	1	[illegible]
27	6	10	12	7	16	0	31	15	0	114	14	0	19[illegible]	13	0	268	12	0	341	11	0	409	10	0	476	5	766	1	[illegible]
28	6	8	12	4	16	0	27	15	0	109	14	0	1[illegible]8	13	0	266	12	0	338	11	0	407	10	0	473	5	765	1	[illegible]
29	6	7	11	11	16	0	22	15	0	105	14	0	184	13	0	262	12	0	335	11	0	404	10	0	471	5	764	1	[illegible]
30	6	5	11	8	16	0	15	15	0	100	14	0	179	13	0	257	12	0	330	11	0	401	10	0	468	5	763	1	[illegible]
31	6	3	11	4	16	0	9	15	0	93	14	0	174	13	0	252	12	0	326	11	0	397	10	0	464	5	762	1	[illegible]
32	6	1	11	0	16	0	2	15	0	87	14	0	169	13	0	246	12	0	321	11	0	393	10	0	461	5	761	1	[illegible]
33	5	11	10	9	15	6	....	15	0	80	14	0	162	13	0	240	12	0	315	11	0	388	10	0	458	5	759	1	[illegible]
34	5	9	10	4	15	0	....	15	0	70	14	0	155	13	0	234	12	0	309	11	0	382	10	0	453	5	758	1	[illegible]
35	5	7	10	1	14	6	....	15	0	61	14	0	145	13	0	227	12	0	303	11	0	377	10	0	447	5	756	1	[illegible]
36	5	5	9	10	13	10	....	15	0	51	14	0	135	13	0	217	12	0	296	11	0	371	10	0	442	5	754	1	[illegible]
37	5	3	9	5	13	4	....	15	0	37	14	0	124	13	0	208	12	0	287	11	0	364	10	0	436	5	752	1	[illegible]
38	5	1	9	1	12	10	....	15	0	24	14	0	1[illegible]	13	0	197	12	0	277	11	0	356	10	0	429	5	750	1	[illegible]
39	4	11	8	9	12	4	....	15	0	9	14	0	[illegible]	13	0	185	12	0	267	11	0	346	10	0	420	5	746	1	[illegible]
40	4	9	8	4	11	8	....	14	8	....	14	0	83	13	0	172	12	0	255	11	0	335	10	0	411	5	744	1	[illegible]
41	4	6	8	0	11	2	....	13	11	....	14	0	66	13	0	156	12	0	241	11	0	323	10	0	402	5	740	1	[illegible]
42	4	4	7	8	10	8	....	13	3	....	14	0	46	13	0	139	12	0	226	11	0	310	10	0	391	5	736	1	[illegible]
43	4	2	7	3	10	2	....	12	7	....	14	0	23	13	0	119	12	0	209	11	0	295	10	0	378	5	732	1	[illegible]
44	3	11	6	11	9	7	....	11	10	....	13	11	....	13	0	94	12	0	189	11	0	279	10	0	362	5	727	1	[illegible]
45	3	9	6	7	9	1	....	11	3	....	13	2	....	13	0	68	12	0	167	11	0	259	10	0	346	5	721	1	[illegible]
46	3	6	6	3	8	7	....	10	7	....	12	5	....	13	0	39	12	0	142	11	0	236	10	0	338	5	715	1	[illegible]
47	3	4	5	11	8	1	....	10	0	....	11	8	....	13	0	5	12	0	110	11	0	211	10	0	307	5	708	1	[illegible]
48	3	2	5	6	7	7	....	9	5	....	11	0	....	12	4	....	12	0	77	11	0	183	10	0	281	5	699	1	[illegible]
49	3	0	5	2	7	2	....	8	10	....	10	4	....	11	7	....	12	0	39	11	0	156	10	0	254	5	690	1	[illegible]
50	2	9	4	11	6	9	....	8	3	....	9	8	....	10	10	....	11	11	....	11	0	113	10	0	221	5	680	1	[illegible]
51	2	7	4	7	6	4	....	7	9	....	9	1	....	10	2	....	11	2	....	11	0	68	10	0	186	5	669	1	[illegible]
52	2	5	4	4	5	11	....	7	4	....	8	5	....	9	6	....	10	5	....	11	0	19	10	0	145	5	655	1	[illegible]
53	2	3	4	0	5	6	....	6	10	....	7	11	....	8	11	....	9	9	....	10	6	....	10	0	95	5	640	1	[illegible]
54	2	1	3	9	5	2	....	6	4	....	7	5	....	8	3	....	9	1	....	9	9	....	10	0	40	5	623	1	[illegible]
55	1	11	3	6	4	10	....	5	11	....	6	11	....	7	9	....	8	5	....	9	1	....	9	9	....	5	604	1	[illegible]

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been Fully Paid in Cash for

Age at Issue.	1 Yr.		2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
18	0	0	0	233	1	242	2	268	3	312	5	62	6	196	7	347	9	147	10	315	17	162	20	155
19	0	0	0	260	1	280	2	319	4	11	5	140	6	284	8	82	9	252	11	60	17	193	20	82
20	0	0	0	287	1	320	3	7	4	78	5	219	7	9	8	181	9	354	11	165	17	208	19	363
21	0	0	0	314	1	360	3	61	4	146	5	297	7	100	8	277	10	92	11	264	17	206	19	269
22	0	0	0	342	2	37	3	117	4	214	6	12	7	188	9	6	10	188	11	356	17	190	19	165
23	0	0	1	7	2	80	3	174	4	283	6	91	7	275	9	98	10	278	12	73	17	160	19	54
24	0	0	1	36	2	125	3	230	4	352	6	171	7	361	9	187	10	362	12	145	17	116	18	299
25	0	0	1	68	2	169	3	288	5	56	6	249	8	80	9	268	11	73	12	204	17	60	18	173
26	0	3	1	100	2	214	3	344	5	125	6	324	8	159	9	345	11	137	12	249	16	357	18	40
27	0	21	1	132	2	259	4	38	5	193	7	33	8	233	10	47	11	190	12	281	16	279	17	267
28	0	40	1	165	2	305	4	96	5	259	7	104	8	301	10	106	11	229	12	298	16	191	17	124
29	0	59	1	198	2	350	4	152	5	324	7	170	8	362	10	152	11	256	12	302	16	96	16	342
30	0	78	1	230	3	32	4	207	6	20	7	230	9	49	10	187	11	269	12	292	15	357	16	191
31	0	98	1	264	3	77	4	262	6	79	7	285	9	91	10	210	11	270	12	270	15	245	16	37
32	0	119	1	297	3	122	4	313	6	132	7	332	9	122	10	220	11	258	12	236	15	127	15	245
33	0	139	1	329	3	164	4	360	6	180	8	4	9	141	10	217	11	233	12	190	15	5	15	85
34	0	160	1	361	3	205	5	41	6	221	8	31	9	148	10	204	11	198	12	135	14	241	14	289
35	0	179	2	28	3	244	5	81	6	253	8	47	9	145	10	179	11	153	12	70	14	108	14	126
36	0	200	2	59	3	281	5	116	6	278	8	54	9	130	10	144	11	97	11	363	13	336	13	327
37	0	220	2	89	3	312	5	144	6	293	8	50	9	106	10	99	11	34	11	281	13	196	13	165
38	0	239	2	117	3	341	5	165	6	299	8	36	9	71	10	45	10	327	11	192	13	53	13	0
39	0	259	2	142	4	1	5	177	6	295	8	12	9	28	9	348	10	247	11	98	12	272	12	203
40	0	278	2	165	4	17	5	180	6	281	7	343	8	341	9	277	10	160	10	363	12	125	12	40
41	0	295	2	183	4	27	5	176	6	259	7	301	8	289	9	200	10	68	10	257	11	341	11	246
42	0	313	2	197	4	31	5	163	6	229	7	252	8	212	9	117	9	337	10	147	11	192	11	87
43	0	327	2	207	4	27	5	143	6	190	7	196	8	139	9	29	9	234	10	34	11	41	10	294
44	0	339	2	210	4	17	5	115	6	146	7	133	8	61	8	300	9	129	9	282	10	257	10	141
45	0	349	2	209	4	0	5	82	6	96	7	66	7	343	8	203	9	20	9	164	10	108	9	351
46	0	356	2	204	3	343	5	43	3	40	6	359	7	255	8	103	8	274	9	44	9	324	9	203
47	0	361	2	164	3	316	5	0	5	345	6	282	7	165	8	1	8	161	8	287	9	180	9	54
48	1	0	2	181	3	285	4	317	5	281	6	203	7	73	7	262	8	48	8	165	9	36	8	275
49	1	0	2	165	3	251	4	265	5	214	6	122	6	344	7	157	7	298	8	43	8	261	8	133
50	0	364	2	146	3	215	4	211	5	146	6	40	6	249	7	52	7	184	7	286	8	124	7	354
51	0	361	2	125	3	175	4	156	5	75	5	321	6	153	6	311	7	70	7	166	7	353	7	219
52	0	356	2	101	3	134	4	98	5	4	5	235	6	58	6	206	6	322	7	46	7	225	7	81
53	0	350	2	76	3	91	4	40	4	296	5	150	5	327	6	102	6	211	6	294	7	97	6	311
54	0	342	2	50	3	47	3	346	4	223	5	66	5	231	5	363	6	100	6	180	6	337	6	183
55	0	334	2	22	3	3	3	285	4	150	4	346	5	137	5	261	5	357	6	67	6	218	6	52
56	0	325	1	359	2	322	3	225	4	78	4	262	5	44	5	161	5	252	5	323	6	99	5	292
57	0	315	1	329	2	275	3	164	4	5	4	179	4	317	5	63	5	151	5	220	5	346	5	172
58	0	304	1	299	2	229	3	104	3	299	4	97	4	229	4	333	5	52	5	119	5	235	5	46
59	0	293	1	269	2	183	3	45	3	228	4	17	4	142	4	242	4	322	5	20	5	125	4	292
60	0	281	1	239	2	138	2	352	3	159	3	305	4	53	4	155	4	232	4	293	5	12	4	175
61	0	269	1	209	2	93	2	294	3	92	3	231	3	343	4	71	4	146	4	204	4	277	4	47
62	0	256	1	179	2	48	2	238	3	27	3	159	3	267	3	355	4	62	4	117	4	178	3	294

*Germania Life values begin at end of 3 years.

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premium Life Policies, provided Premiums have been Fully Paid in Cash for

Age at Issue.	1 Yr.		2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	0	307	3	52	5	242	8	155	11	155	14	296	18	121	21	284	24	326	27	215	36	196	43	261
22	0	319	3	76	5	278	8	202	11	207	14	344	18	147	21	267	24	255	27	92	35	289	42	208
23	0	333	3	102	5	314	8	246	11	255	15	18	18	163	21	235	24	170	26	324	35	13	41	339
24	0	348	3	126	5	350	8	288	11	297	15	52	18	166	21	188	24	73	26	180	34	101	41	1
25	0	361	3	152	6	18	8	328	11	337	15	77	18	156	21	130	23	330	26	28	33	187	40	6
26	1	10	3	176	6	52	9	1	12	7	15	98	18	134	21	11	23	209	25	231	32	270	39	77
27	1	24	3	200	6	84	9	36	12	37	15	101	18	99	20	339	23	80	25	63	31	352	38	135
28	1	38	3	224	6	115	9	68	12	58	15	96	18	50	20	243	22	306	24	251	31	69	37	189
29	1	53	3	246	6	143	9	95	12	74	15	80	17	355	20	137	22	157	24	69	30	150	36	185
30	1	66	3	270	6	170	9	118	12	82	15	54	17	282	20	21	22	2	23	244	29	228	35	219
31	1	81	3	290	6	194	9	136	12	81	15	13	17	199	19	258	21	203	23	50	28	306	34	253
32	1	95	3	310	6	214	9	147	12	70	14	327	17	103	19	123	21	33	22	215	28	17	33	287
33	1	108	3	328	6	231	9	153	12	49	14	266	16	364	18	344	20	220	22	11	27	95	32	326
34	1	121	3	345	6	245	9	152	12	18	14	192	16	250	18	193	20	38	21	166	26	172	31	353
35	1	134	3	360	6	255	9	144	11	340	14	110	16	127	18	36	19	215	20	319	25	248	31	24
36	1	145	4	8	6	259	9	127	11	289	14	18	15	363	17	237	19	24	20	104	24	324	30	66
37	1	157	4	18	6	259	9	102	11	227	13	282	15	223	17	68	18	192	19	250	24	35	29	109
38	1	167	4	26	6	253	9	68	11	156	13	172	15	80	16	258	17	358	19	29	23	114	28	135
39	1	177	4	31	6	241	9	24	11	77	13	55	14	294	16	80	17	155	18	171	22	192	27	173
40	1	185	4	33	6	221	8	338	10	355	12	296	14	140	15	262	16	315	17	311	21	270	26	216
41	1	193	4	30	6	196	8	278	10	260	12	167	13	345	15	77	16	108	17	86	20	349	25	255
42	1	200	4	24	6	163	8	211	10	158	12	33	13	182	14	254	15	264	16	225	20	67	24	295
43	1	205	4	14	6	122	8	137	10	51	11	258	13	16	14	65	15	55	15	364	19	151	23	334
44	1	208	3	362	6	75	8	56	9	302	11	115	12	210	13	238	14	210	15	137	18	236	23	11
45	1	209	3	340	6	22	7	334	9	184	10	334	12	40	13	46	14	0	14	276	17	322	22	60
46	1	207	3	313	5	327	7	242	9	63	10	184	11	232	12	218	13	155	14	51	17	48	21	110
47	1	202	3	280	5	263	7	146	8	308	10	34	11	59	12	26	12	311	13	193	16	142	20	160
48	1	194	3	243	5	194	7	47	8	176	9	247	10	250	11	199	12	103	12	336	15	238	19	212
49	1	185	3	203	5	122	6	310	8	48	9	95	10	78	11	8	11	282	12	118	14	337	18	264
50	1	172	3	160	5	48	6	207	7	284	8	308	9	271	10	185	11	59	11	267	14	77	17	313
51	1	159	3	115	4	337	6	103	7	155	8	157	9	101	9	364	10	224	11	55	13	187	17	9
52	1	143	3	68	4	260	6	0	7	29	8	9	8	300	9	181	10	27	10	212	12	299	16	77
53	1	126	3	21	4	182	5	260	6	267	7	227	8	136	9	2	9	200	10	8	12	53	15	146
54	1	109	2	336	4	105	5	158	6	143	7	83	7	340	8	192	9	12	9	176	11	179	14	216
55	1	91	2	287	4	29	5	57	6	21	6	308	7	183	8	21	8	195	8	348	10	307	13	266
56	1	72	2	238	3	317	4	323	5	267	6	170	7	30	7	219	8	18	8	168	10	79	12	355
57	1	54	2	189	3	243	4	226	5	151	6	37	6	247	7	59	7	213	7	347	9	222	12	76
58	1	34	2	142	3	170	4	132	5	38	5	273	6	104	6	269	7	47	7	176	9	0	11	164
59	1	15	2	95	3	99	4	41	4	294	5	148	5	330	6	120	6	254	7	8	8	159	10	249
60	0	361	2	49	3	31	3	317	4	188	5	27	5	198	5	336	6	103	6	216	7	316	9	333

*Germania Life values begin at end of 3 years.

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with amount returned at end of Period if the Insured is living, Provided Premiums have been fully Paid in Cash for

1 Yr.		2 Yrs.		3 Yrs.		4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs			10 Yrs.			15 Yrs			19 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endo.	Years.	Days	Pure Endt.	Years	Days.	Pure Endt	Years.	Days	Pure Endts	Years.	Days.	Pure Endt.	Years.	Days	Pure Endt.	Years	Pure Endt.
1	109	262	15	54	16	0	861		15	0	137	14	0	212	13	0	284	12	0	353	11	0	420	10	0	484	5	770		1	958
1	102	232	14	343	16	0	58		15	0	135	14	0	210	13	0	282	12	0	352	11	0	419	10	0	483	5	770		1	958
1	918	201	14	269	16	0	56		15	0	132	14	0	208	13	0	280	12	0	350	11	0	417	10	0	482	5	769		1	957
1	898	168	14	188	16	0	53		15	0	130	14	0	206	13	0	278	12	0	348	11	0	416	10	0	481	5	769		1	957
1	728	133	14	105	16	0	50		15	0	127	14	0	203	13	0	276	12	0	347	11	0	414	10	0	479	5	768		1	957
1	638	96	14	19	16	0	47		15	0	124	14	0	201	13	0	274	12	0	345	11	0	412	10	0	478	5	768		1	957
1	518	58	13	295	16	0	43		15	0	121	14	0	198	13	0	271	12	0	342	11	0	410	10	0	476	5	767		1	957
1	408	19	13	201	16	0	39		15	0	117	14	0	194	13	0	269	12	0	340	11	0	408	10	0	474	5	767		1	957
1	287	341	13	105	16	0	35		15	0	113	14	0	191	13	0	265	12	0	337	11	0	406	10	0	472	5	766		1	957
1	157	297	13	5	16	0	30		15	0	109	14	0	187	13	0	262	12	0	334	11	0	403	10	0	470	5	765		1	957
1	27	251	12	257	16	0	24		15	0	104	14	0	182	13	0	258	12	0	330	12	0	400	10	0	467	5	764		1	957
1	3827	205	12	161	16	0	17		15	0	98	14	0	177	13	0	253	12	0	326	11	0	396	10	0	464	5	763		1	957
1	3737	153	12	50	16	0	10		15	0	91	14	0	171	13	0	248	12	0	322	11	0	392	10	0	460	5	762		1	956
1	3237	101	11	301	16	0	2		15	0	84	14	0	164	13	0	242	12	0	316	11	0	388	10	0	457	5	760		1	956
2	3077	46	11	183	15	203	...		15	0	75	14	0	157	13	0	235	12	0	311	11	0	383	10	0	452	5	759		1	956
2	2906	355	11	65	15	7	...		15	0	66	14	0	148	13	0	228	12	0	304	11	0	377	10	0	447	5	757		1	956
2	2736	296	10	306	14	174	...		15	0	55	14	0	139	13	0	219	12	0	296	11	0	371	10	0	442	5	755		1	956
2	2546	234	10	180	13	342	...		15	0	42	14	0	128	13	0	209	12	0	288	11	0	363	10	0	435	5	753		1	955
2	2356	171	10	52	13	145	...		15	0	28	14	0	115	13	0	198	12	0	278	11	0	355	10	0	428	5	750		1	955
2	2156	105	9	286	12	314	...		15	0	12	14	0	101	13	0	186	12	0	267	11	0	345	10	0	420	5	748		1	955
2	1946	37	9	153	12	117	...		14	289	...	14	0	85	13	0	172	12	0	255	11	0	335	10	0	411	5	745		1	954
2	1735	330	9	20	11	288	...		14	44	...	14	0	67	13	0	156	12	0	241	11	0	323	10	0	401	5	741		1	954
2	1305	256	8	248	11	95	...		13	166	...	14	0	46	13	0	137	12	0	225	11	0	309	10	0	389	5	737		1	953
2	1255	180	8	113	10	209	...		12	293	...	14	0	22	13	0	117	12	0	207	11	0	293	10	0	376	5	733		1	953
2	1005	101	7	343	10	81	...		12	60	...	13	221	...	13	0	93	12	0	186	11	0	275	10	0	360	5	728		1	952
2	725	30	7	209	9	260	...		11	196	...	13	56	...	13	0	66	12	0	163	11	0	256	10	0	343	5	722		1	951
2	424	304	7	71	9	78	...		10	339	...	12	162	...	12	0	35	12	0	136	11	0	232	10	0	324	5	715		1	950
2	184	229	6	303	8	205	...		10	122	...	11	277	...	12	361	...	12	0	105	11	0	205	10	0	303	5	708		1	950
1	3464	138	6	172	8	91	...		9	277	...	11	34	...	12	90	...	12	0	70	11	0	175	10	0	275	5	700		1	948
1	3134	56	6	44	7	287	...		9	73	...	10	164	...	11	193	...	12	0	29	11	0	140	10	0	246	5	690		1	947
1	2913	341	5	284	7	124	...		8	242	...	9	363	...	10	307	...	11	265	...	11	0	100	10	0	212	5	679		1	946
1	2813	262	5	163	6	332	...		8	53	...	9	86	...	10	65	...	11	1	...	11	0	54	10	0	173	5	667		1	945
1	2563	185	5	47	6	180	...		7	295	...	8	243	...	9	198	...	10	114	...	11	0	...	10	0	128	5	653		1	943
1	1853	111	4	300	6	35	...		7	63	...	8	45	...	8	342	...	9	237	...	10	107	...	10	0	76	5	637		1	941
1	1553	40	4	192	5	261	...		6	263	...	7	219	...	8	131	...	9	7	...	9	225	...	10	0	16	5	620		1	939
1	1252	337	4	89	5	129	...		6	105	...	7	39	...	7	295	...	8	153	...	8	354	...	9	180	...	5	600		1	937
1	952	271	3	357	5	4	...		5	320	...	6	232	...	7	104	...	7	310	...	8	132	...	8	307	...	5	577		1	934
1	702	208	3	263	4	248	...		5	177	...	6	69	...	6	288	...	7	114	...	7	286	...	8	83	...	5	551		1	931
1	442	148	3	174	4	135	...		5	42	...	5	230	...	6	117	...	6	293	...	7	88	...	7	237	...	5	520		1	928
1	192	92	3	91	4	28	...		4	280	...	5	134	...	5	321	...	6	119	...	6	263	...	7	87	...	5	485		1	925

*Germania Life values begin at end of 3 years.

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Survivorship Investment and Guaranteed Addition Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	2 Yrs Years.	3 Yrs Years.	4 Yrs Years.	5 Yrs Years.	6 Yrs Years.	7 Yrs Years.	8 Yrs Years.	9 Yrs Years.	10 Yrs Years.	11 Yrs Years.	12 Yrs Years.	13 Yrs Years.	14 Yrs Years.	15 Yrs Years.	16 Yrs Years.	17 Yrs Years.	18 Yrs Years.	19 Yrs Years.	20 Yrs Years.
21	1	1	2	2	3	3	4	5	6	7	8	9	10	12	13	14	15	16	16
22	1	1	2	2	3	4	4	5	6	7	8	10	11	12	13	14	15	16	16
23	1	1	2	2	3	4	5	5	6	7	9	10	11	12	13	14	15	16	16
24	1	1	2	2	3	4	5	5	6	8	9	10	11	13	14	14	15	16	16
25	1	1	2	3	3	4	5	6	7	8	9	11	12	13	14	14	15	16	16
26	1	1	2	3	3	4	5	6	7	8	10	11	12	13	14	14	15	16	16
27	1	1	2	3	3	4	5	6	7	9	10	11	12	13	14	14	15	15	16
28	1	1	2	3	4	4	5	6	8	9	10	11	12	13	14	14	15	15	16
29	1	1	2	3	4	5	5	7	8	9	10	11	12	13	14	14	15	15	15
30	1	1	2	3	4	5	6	7	8	9	11	12	12	13	14	14	15	15	15
31	1	1	2	3	4	5	6	7	8	10	11	12	12	13	14	14	14	15	15
32	1	1	2	3	4	5	6	7	9	10	11	12	12	13	13	14	14	14	15
33	1	1	2	3	4	5	6	8	9	10	11	12	12	13	13	14	14	14	14
34	1	1	2	3	4	5	6	8	9	10	11	12	12	13	13	13	14	14	14
35	1	1	3	3	4	5	7	8	9	10	11	11	12	13	13	13	13	13	14
36	1	1	3	4	4	6	7	8	9	10	11	11	12	12	13	13	13	13	13
37	1	1	3	4	4	6	7	8	9	10	11	11	12	12	12	13	13	13	13
38	1	1	3	4	4	6	7	8	9	10	11	11	11	12	12	12	12	12	12
39	1	2	3	4	5	6	7	8	9	10	10	11	11	11	12	12	12	12	12
40	1	2	3	4	5	6	7	8	9	10	10	11	11	11	11	12	12	12	12
41	1	2	3	4	5	6	7	8	9	9	10	10	11	11	11	11	11	11	11
42	1	2	3	4	5	6	7	8	9	9	10	10	10	11	11	11	11	11	11
43	1	2	3	4	5	6	7	8	8	9	9	10	10	10	10	11	11	11	11
44	1	2	3	4	5	6	7	8	8	9	9	10	10	10	10	10	10	10	10
45	1	2	3	4	5	6	7	7	8	9	9	9	10	10	10	10	10	10	10
46	1	2	3	4	5	6	7	7	8	8	9	9	9	9	9	9	9	9	9
47	1	2	3	4	5	6	6	7	8	8	8	9	9	9	9	9	9	9	9
48	1	2	3	4	5	6	6	7	7	8	8	8	8	9	9	9	9	9	9
49	1	2	3	4	5	5	6	7	7	8	8	8	8	8	8	8	8	8	8
50	1	2	3	4	4	5	6	6	7	7	7	8	8	8	8	8	8	8	8
51	1	2	3	4	4	5	6	6	7	7	7	7	8	8	8	8	8	7	7
52	1	1	2	4	4	5	5	6	6	7	7	7	7	7	7	7	7	7	7
53	1	1	2	3	4	5	5	6	6	6	7	7	7	7	7	7	7	7	7
54	1	1	2	3	4	5	5	5	6	6	6	6	7	7	7	7	7	7	6
55	1	1	2	3	4	4	5	5	6	6	6	6	6	6	6	6	6	6	6
56	1	1	2	3	4	4	5	5	5	5	6	6	6	6	6	6	6	6	6
57	1	1	2	3	3	4	4	5	5	5	5	5	6	6	6	6	6	5	5
58	1	1	2	3	3	4	4	4	5	5	5	5	5	5	5	5	5	5	5
59	1	1	2	3	3	4	4	4	5	5	5	5	5	5	5	5	5	5	5
60	1	1	2	3	3	3	4	4	4	5	5	5	5	5	5	5	5	5	4

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Survivorship Investment and Guaranteed Addition Policies, provided Premiums have been fully paid in Cash for

2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	11 Yrs	12 Yrs	13 Yrs	14 Yrs	15 Yrs	16 Yrs	17 Yrs	18 Yrs	19 Yrs
Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years
1	3	5	7	9	13	16	20	24	27	29	31	34	35	37	40	43	50
1	3	5	7	9	13	17	20	23	26	29	31	33	35	37	39	42	49
1	3	5	7	10	13	17	20	23	26	28	30	32	34	36	38	41	47
1	3	5	7	10	13	17	20	23	26	28	30	32	34	35	37	40	46
1	3	5	7	10	13	17	20	23	25	27	29	31	33	34	36	39	45
1	3	5	7	10	13	17	20	22	25	27	29	30	33	33	35	38	43
1	3	5	7	10	13	17	19	22	24	26	28	29	32	33	35	37	42
1	3	5	7	10	13	16	19	22	24	26	27	29	31	32	34	36	41
1	3	5	7	10	13	16	19	21	23	25	27	28	30	31	33	35	40
1	3	5	8	10	13	16	19	21	23	24	26	27	29	30	32	34	39
1	3	5	8	10	13	16	18	20	22	24	25	26	28	29	31	33	38
1	3	5	8	10	13	16	18	20	22	23	25	26	27	28	30	32	36
1	3	5	8	10	13	16	18	20	21	23	24	25	26	28	29	31	35
1	3	5	8	10	13	15	17	19	20	22	23	24	25	27	28	30	34
1	3	5	8	10	13	15	17	18	20	21	22	23	25	26	27	29	33
1	3	5	8	10	13	15	16	18	19	21	22	23	24	25	26	28	32
1	3	5	8	10	12	14	16	17	19	20	21	22	23	24	25	27	31
1	3	5	8	10	12	14	16	17	18	19	20	21	22	23	25	26	30
1	3	5	8	10	12	13	15	16	17	19	19	20	21	22	24	25	28
1	3	5	8	10	11	13	14	16	17	18	19	20	21	22	23	24	27
1	3	5	8	9	11	13	14	15	16	17	18	19	20	21	22	24	26
1	3	5	7	9	11	12	13	15	16	16	17	18	19	20	21	23	25
1	3	5	7	9	11	12	13	14	15	16	17	17	18	19	20	22	24
1	3	5	7	8	10	11	12	13	14	15	16	17	17	18	19	21	23
1	3	5	7	8	10	11	12	13	14	14	15	16	17	17	18	20	22
1	3	5	7	8	10	10	11	12	13	14	14	15	16	17	18	19	21
1	3	4	6	8	9	10	11	12	12	13	14	14	15	16	17	18	20
1	3	4	6	7	9	10	10	11	12	12	13	14	14	15	16	17	19
1	2	4	6	7	8	9	10	11	11	12	12	13	14	14	15	16	18
1	2	4	6	7	8	9	9	10	11	11	12	12	13	14	14	16	17
1	2	4	5	6	7	8	9	9	10	11	11	12	12	13	14	15	16
1	2	4	5	6	7	8	8	9	9	10	11	11	12	12	13	14	15
1	2	4	5	6	6	7	8	8	9	9	10	10	11	11	12	13	15
1	2	3	5	5	6	7	7	8	8	9	9	10	10	11	11	12	14
1	2	3	4	5	6	6	7	7	8	8	9	9	10	10	11	12	13

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Survivorship Investment and Guaranteed Addition Policies, with amount returned at End of Period if the Insured is living, provided Premiums have been fully paid in Cash for

Age at Issue.	2 Yrs	3 Yrs	4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Years.	Years.	Cash.	Years.	Cash.	Years.	Cash.	Years.	Cash.	Years.	Cash.	Years.	Cash.	Years.	Cash.	Years.	Cash.	Years.	Cash.
21	4	9	16	$6	15	$88	14	$165	13	$241	12	$313	11	$382	10	$448	5	$739	1	[illegible]
22	4	9	16	5	15	85	14	163	13	238	12	312	11	380	10	446	5	739	1	[illegible]
23	4	9	16	5	15	82	14	160	13	236	12	309	11	378	10	445	5	738	1	[illegible]
24	4	9	15	0	15	79	14	158	13	234	12	307	11	376	10	443	5	738	1	[illegible]
25	4	9	15	0	15	76	14	155	13	231	12	304	11	375	10	442	5	737	1	[illegible]
26	4	8	15	0	15	72	14	151	13	228	12	302	11	372	10	440	5	737	1	[illegible]
27	4	8	14	0	15	68	14	147	13	224	12	298	11	369	10	437	5	735	1	[illegible]
28	4	8	14	0	15	63	14	143	13	221	12	295	11	367	10	435	5	735	1	[illegible]
29	4	8	14	0	15	58	14	139	13	217	12	292	11	364	10	432	5	733	1	[illegible]
30	4	8	13	0	15	53	14	134	13	213	12	288	11	360	10	429	5	732	1	[illegible]
31	4	7	13	0	15	46	14	128	13	205	12	283	11	356	10	426	5	731	1	[illegible]
32	4	7	12	0	15	39	14	122	13	202	12	279	11	352	10	422	5	730	1	[illegible]
33	3	7	12	0	15	31	14	115	13	196	12	273	11	347	10	418	5	728	1	[illegible]
34	3	7	12	0	15	22	14	107	13	189	12	267	11	342	10	413	5	726	1	[illegible]
35	3	7	11	0	15	12	14	98	13	181	12	260	11	336	10	408	5	724	1	[illegible]
36	3	6	11	0	15	5	14	88	13	172	12	252	11	329	10	402	5	722	1	[illegible]
37	3	6	10	0	14	0	14	76	13	162	12	245	11	321	10	395	5	720	1	[illegible]
38	3	6	10	0	14	0	14	64	13	150	12	233	11	312	10	388	5	717	1	[illegible]
39	3	6	10	0	13	0	14	49	13	137	12	222	11	302	10	379	5	714	1	[illegible]
40	3	5	9	0	12	0	14	33	13	129	12	209	11	292	10	370	5	711	1	[illegible]
41	3	5	9	0	12	0	14	14	13	107	12	195	11	279	10	359	5	707	1	[illegible]
42	3	5	8	0	11	0	13	0	13	88	12	179	11	265	10	347	5	703	1	[illegible]
43	2	5	8	0	11	0	13	0	13	67	12	160	11	249	10	334	5	698	1	[illegible]
44	2	4	8	0	10	0	12	0	13	43	12	140	11	231	10	319	5	693	1	[illegible]
45	2	4	7	0	9	0	11	0	13	17	12	116	11	211	10	301	5	687	1	[illegible]
46	2	4	7	0	9	0	11	0	12	0	12	89	11	188	10	281	5	680	1	[illegible]
47	2	4	6	0	8	0	10	0	11	0	12	59	11	161	10	259	5	672	1	[illegible]
48	2	3	6	0	8	0	9	0	11	0	12	24	11	131	10	233	5	663	1	[illegible]
49	2	3	6	0	7	0	9	0	10	0	11	0	11	97	10	204	5	654	1	[illegible]
50	1	3	5	0	7	0	8	0	9	0	11	0	11	58	10	171	5	643	1	[illegible]
51	1	3	5	0	6	0	8	0	9	0	10	0	11	14	10	134	5	630	1	[illegible]
52	1	3	5	0	6	0	7	0	8	0	9	0	10	0	10	88	5	616	1	[illegible]
53	1	2	4	0	6	0	7	0	8	0	9	0	9	0	10	37	5	600	1	[illegible]
54	1	2	4	0	5	0	6	0	7	0	8	0	9	0	9	0	5	581	1	[illegible]
55	1	2	4	0	5	0	6	0	7	0	7	0	8	0	9	0	5	561	1	[illegible]

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 3 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
0	1	6	3	0	8	4	13	11	17	6	3	1	7	10	22	1	32	10	38	0	8	0	15	$65	10	$411	5	$679	1	$947
1	1	6	3	1	8	7	14	0	17	6	3	1	7	10	22	2	32	1	37	3	7	11	15	62	10	410	5	679	1	947
2	1	6	3	3	8	10	14	1	17	2	3	2	7	11	22	3	31	5	36	5	7	10	15	59	10	409	5	679	1	947
3	1	6	3	5	9	1	14	3	17	2	3	3	8	0	22	4	30	9	35	8	7	9	15	56	10	408	5	679	1	947
4	1	6	3	7	9	3	14	4	17	0	3	4	8	1	22	5	30	0	34	10	7	7	15	54	10	407	5	679	1	946
5	1	6	3	8	9	6	14	5	16	11	3	5	8	2	21	6	29	3	34	0	7	6	15	52	10	407	5	679	1	946
6	1	6	3	9	9	9	14	5	16	8	3	5	8	3	21	3	28	7	33	2	7	5	15	48	10	405	5	678	1	946
7	1	7	3	10	10	0	14	5	16	4	3	5	8	4	21	0	27	11	32	5	7	4	15	44	10	403	5	677	1	946
8	1	8	3	11	10	2	14	5	16	0	3	5	8	5	20	8	27	3	31	7	7	3	15	40	10	401	5	676	1	945
9	1	9	4	0	10	5	14	5	15	9	3	6	8	5	20	4	26	7	30	9	7	1	15	36	10	398	5	675	1	945
0	1	10	4	2	10	7	14	5	15	6	3	6	8	6	20	0	25	11	29	11	7	0	15	31	10	395	5	675	1	945
1	1	10	4	3	10	7	14	2	15	1	3	6	8	6	19	7	25	2	29	1	6	11	15	24	10	391	5	674	1	945
2	1	11	4	5	10	7	13	10	14	9	3	6	8	6	19	2	24	5	28	2	6	10	15	17	10	387	5	672	1	944
3	2	0	4	7	10	6	13	7	14	5	3	6	8	6	18	9	23	8	27	4	6	9	15	10	10	383	5	670	1	944
4	2	1	4	9	10	6	13	4	14	1	3	7	8	6	18	4	22	11	26	6	6	7	15	4	10	379	5	668	1	944
5	2	2	4	11	10	6	13	1	13	9	3	7	8	6	17	10	22	2	25	8	6	6	14	0	10	374	5	666	1	944
6	2	2	4	11	10	5	12	10	13	4	3	7	8	5	17	0	21	6	24	10	6	3	14	3	10	367	5	663	1	944
7	2	2	5	0	10	4	12	6	12	11	3	7	8	4	16	9	20	10	24	0	6	0	13	8	10	360	5	660	1	944
8	2	2	5	0	10	2	12	3	12	6	3	7	8	3	16	3	20	2	23	2	5	10	13	1	10	353	5	657	1	943
9	2	2	5	1	10	1	11	11	12	1	3	8	8	2	15	9	19	6	22	5	5	8	12	6	10	346	5	654	1	943
0	2	2	5	1	10	0	11	7	11	8	3	8	8	0	15	2	18	10	21	8	5	6	12	0	10	338	5	650	1	942
1	2	2	5	1	9	9	11	3	11	3	3	8	7	10	14	7	18	2	20	10	5	3	11	6	10	324	5	646	1	942
2	2	3	5	1	9	5	10	11	10	10	3	7	7	8	14	1	17	5	20	0	5	0	11	0	10	310	5	641	1	941
3	2	3	5	0	9	2	10	7	10	6	3	6	7	6	13	7	16	8	19	3	4	10	10	6	10	296	5	636	1	941
4	2	4	5	0	8	11	10	3	10	2	3	5	7	3	13	1	16	0	18	6	4	8	10	0	10	282	5	631	1	940
5	2	4	5	0	8	8	9	10	9	10	3	5	7	0	12	7	15	3	17	9	4	6	9	6	10	268	5	626	1	939
6	2	4	4	11	8	6	9	6	9	5	3	4	6	9	12	1	14	7	17	0	4	3	9	0	10	242	5	617	1	938
7	2	4	4	10	8	3	9	2	9	0	3	3	6	6	11	6	13	11	16	3	4	0	8	6	10	216	5	608	1	937
8	2	3	4	8	8	0	8	10	8	8	3	2	6	3	10	11	13	3	15	6	3	10	8	0	10	189	5	599	1	936
9	2	3	4	7	7	9	8	6	8	4	3	0	5	11	10	5	12	7	14	9	3	8	8	6	10	162	5	590	1	935
0	2	3	4	6	7	6	8	2	7	11	2	11	5	7	9	11	12	0	14	1	3	6	7	0	10	135	5	580	1	935
1	2	3	4	5	7	3	7	11	7	6	2	10	5	4	9	4	11	5	13	5	3	3	6	8	10	97	5	563	1	934
2	2	2	4	3	6	11	7	5	7	2	2	8	5	1	8	11	10	9	12	8	3	0	6	4	10	50	5	546	1	932
3	2	1	4	1	6	7	7	1	6	10	2	7	4	10	8	5	10	2	12	0	2	10	5	11	10	0	5	529	1	930
4	2	0	3	11	6	3	6	9	6	6	2	6	4	7	8	0	9	7	11	4	2	8	5	6	9	2	5	511	1	928
5	1	11	3	9	5	11	6	5	6	1	2	4	4	5	7	7	9	0	10	8	2	6	5	1	8	8	5	493	1	926
6	1	10	3	7	5	7	6	1	5	9	2	3	4	3	7	2	8	6	10	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7	1	9	3	5	5	4	5	9	5	5	2	2	4	1	6	9	8	0	9	6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8	1	8	3	3	5	1	5	5	5	1	2	0	3	10	6	4	7	6	8	11	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9	1	7	3	1	4	10	5	2	4	9	1	10	3	7	5	11	7	0	8	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0	1	6	2	11	4	7	4	11	4	6	1	8	3	5	5	6	6	6	7	9	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	1	273	2	298	3	344	5	48	6	137	7	247	9	7	10	89	16	68	19	307
21	1	307	2	346	4	40	5	122	6	223	7	343	9	115	10	205	16	146	19	271
22	1	345	3	30	4	103	5	197	6	310	8	77	9	223	10	318	16	207	19	231
23	2	17	3	82	4	167	5	273	7	33	8	176	9	327	11	62	16	250	19	197
24	2	57	3	133	4	232	5	350	7	123	8	273	10	66	11	167	16	275	19	[illegible]
25	2	97	3	187	4	297	6	64	7	212	9	3	10	165	11	265	16	284	18	[illegible]
26	2	138	3	241	4	364	6	143	7	298	9	96	10	259	11	354	16	276	18	[illegible]
27	2	181	3	296	5	67	6	219	8	18	9	187	10	346	12	69	16	254	18	[illegible]
28	2	223	3	351	5	136	6	296	8	102	9	272	11	60	12	135	16	218	18	[illegible]
29	2	267	4	42	5	202	7	7	8	183	9	349	11	129	12	190	16	169	17	[illegible]
30	2	309	4	100	5	269	7	80	8	258	10	55	11	186	12	229	16	109	17	[illegible]
31	2	355	4	155	5	332	7	153	8	327	10	116	11	230	12	254	16	37	17	[illegible]
32	3	34	4	211	6	30	7	218	9	24	10	165	11	260	12	265	15	320	16	[illegible]
33	3	78	4	264	6	91	7	277	9	78	10	203	11	278	12	262	15	229	16	19
34	3	123	4	317	6	148	7	332	9	121	10	228	11	282	12	246	15	129	15	[illegible]
35	3	169	5	2	6	201	8	14	9	153	10	241	11	273	12	217	15	23	15	[illegible]
36	3	206	5	49	6	247	8	50	9	172	10	241	11	251	12	177	14	274	15	[illegible]
37	3	246	5	93	6	286	8	77	9	181	10	229	11	219	12	127	14	155	14	[illegible]
38	3	283	5	132	6	317	8	93	9	179	10	206	11	175	12	66	14	30	14	[illegible]
39	3	319	5	166	6	341	8	99	9	165	10	171	11	122	11	362	13	265	13	[illegible]
40	3	351	5	192	6	353	8	95	9	140	10	128	11	60	11	283	13	132	13	[illegible]
41	4	13	5	211	6	357	8	80	9	106	10	75	10	354	11	198	12	360	12	[illegible]
42	4	36	5	222	6	352	8	55	9	63	10	13	10	275	11	105	12	219	12	177
43	4	52	5	224	6	337	8	22	9	11	9	308	10	190	11	7	12	77	12	17
44	4	60	5	218	6	313	7	344	8	315	9	231	10	98	10	268	11	298	11	225
45	4	62	5	204	6	280	7	294	8	248	9	148	10	1	10	160	11	152	11	[illegible]
46	4	57	5	182	6	241	7	236	8	174	9	59	9	264	10	48	11	5	10	[illegible]
47	4	46	5	153	6	194	7	172	8	94	8	331	9	158	9	297	10	223	10	[illegible]
48	4	28	5	118	6	142	7	103	8	11	8	233	9	49	9	178	10	77	9	[illegible]
49	4	5	5	78	6	84	7	30	7	287	8	133	8	303	9	58	9	297	9	[illegible]
50	3	343	5	33	6	22	6	317	7	196	8	30	8	189	8	302	9	154	9	[illegible]
51	3	311	4	319	5	321	6	237	7	103	7	290	8	75	8	180	9	11	8	[illegible]
52	3	275	4	296	5	253	6	154	7	8	7	185	7	325	8	58	8	239	8	[illegible]
53	3	237	4	241	5	182	6	71	6	277	7	78	7	210	7	301	8	104	7	[illegible]
54	3	197	4	184	5	110	5	350	6	180	6	337	7	95	7	181	7	335	7	[illegible]
55	3	155	4	125	5	37	5	264	6	83	6	231	6	346	7	61	7	208	7	[illegible]
56	3	111	4	65	4	328	5	178	5	352	6	125	6	234	6	308	7	81	6	[illegible]
57	3	66	4	4	4	253	5	92	5	255	6	20	6	123	6	194	6	323	6	[illegible]
58	3	20	3	308	4	179	5	6	5	160	5	282	6	13	6	81	6	205	6	47
59	2	338	3	246	4	105	4	285	5	66	5	182	5	273	5	337	6	87	5	[illegible]
60	2	291	3	184	4	31	4	202	4	338	5	83	5	171	5	233	5	335	5	[illegible]
61	2	244	3	124	3	323	4	119	4	248	4	352	5	71	5	131	5	226	5	[illegible]
62	2	198	3	64	3	251	4	38	4	161	4	261	4	340	5	32	5	115	4	[illegible]
63	2	152	3	4	3	181	3	324	4	76	4	173	4	250	4	304	5	4	4	[illegible]
64	2	106	2	310	3	113	3	249	3	360	4	88	4	163	4	215	4	270	4	[illegible]

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	5	59	7	263	10	203	13	239	16	361	20	162	23	275	26	206	36	87	44	29
21	5	96	7	312	10	259	13	301	17	52	20	188	23	253	26	131	35	200	43	76
22	5	133	7	359	10	317	13	359	17	99	20	200	23	214	26	41	34	311	42	122
23	5	170	8	42	11	6	14	48	17	137	20	199	23	161	25	303	34	52	41	166
24	5	207	8	91	11	58	14	96	17	163	20	183	23	92	25	190	33	156	40	208
25	5	244	8	135	11	106	14	136	17	177	20	152	23	12	25	65	32	258	39	250
26	5	278	8	178	11	150	14	169	17	179	20	107	22	283	24	294	31	355	38	291
27	5	314	8	219	11	189	14	192	17	167	20	48	22	177	24	148	31	87	37	328
28	5	347	8	257	11	221	14	206	17	141	19	341	22	60	23	359	30	182	37	2
29	6	15	8	291	11	248	14	209	17	103	19	257	21	298	23	196	29	273	36	46
30	6	45	8	321	11	268	14	198	17	51	19	161	21	161	23	26	28	364	35	87
31	6	73	8	346	11	278	14	176	16	353	19	54	21	16	22	214	28	89	34	129
32	6	99	9	2	11	280	14	143	16	276	18	302	20	226	22	31	27	178	33	169
33	6	122	9	17	11	272	14	97	16	189	18	176	20	65	21	206	26	265	32	208
34	6	140	9	26	11	253	14	40	16	91	18	40	19	262	21	12	25	350	31	247
35	6	156	9	26	11	224	13	338	15	349	17	262	19	88	20	177	25	72	30	287
36	6	167	9	19	11	183	13	258	15	232	17	112	18	272	19	338	24	156	29	325
37	6	173	9	4	11	133	13	170	15	108	16	319	18	88	19	131	23	243	28	362
38	6	174	8	344	11	73	13	72	14	341	16	157	17	264	18	285	22	327	28	42
39	6	168	8	309	11	4	12	332	14	202	15	355	17	71	18	72	22	48	27	86
40	6	156	8	266	10	291	12	219	14	57	15	182	16	240	17	222	21	136	26	131
41	6	137	8	215	10	204	12	99	13	272	15	6	16	41	17	5	20	224	25	175
42	6	109	8	156	10	110	11	338	13	118	14	191	15	205	16	151	19	311	24	220
43	6	76	8	89	10	11	11	207	12	324	14	9	15	3	15	297	19	36	23	264
44	6	34	8	15	9	268	11	71	12	162	13	189	14	164	15	77	18	129	22	309
45	5	352	7	299	9	157	10	296	11	363	13	4	13	324	14	222	17	223	21	355
46	5	297	7	213	9	41	10	153	11	196	12	182	13	120	14	3	16	317	21	43
47	5	237	7	123	8	286	10	8	11	29	11	360	12	230	13	150	16	51	20	99
48	5	173	7	29	8	164	9	226	10	225	11	172	12	77	12	299	15	155	19	155
49	5	105	6	296	8	40	9	78	10	57	10	352	11	240	12	84	14	230	18	213
50	5	35	6	196	7	279	8	296	9	255	10	167	11	41	11	239	14	1	17	270
51	4	327	6	96	7	154	8	149	9	89	9	349	10	210	11	29	13	118	16	329
52	4	253	5	359	7	30	8	3	8	291	9	171	10	16	10	190	12	237	16	29
53	4	178	5	259	6	271	7	224	8	129	8	359	9	192	9	355	11	357	15	104
54	4	103	5	159	6	149	7	83	7	336	8	187	9	7	9	161	11	125	14	178
55	4	29	5	61	6	29	6	311	7	182	8	19	8	193	8	336	10	259	13	252
56	3	320	4	328	5	277	6	175	7	32	7	221	8	17	8	154	10	32	12	326
57	3	247	4	233	5	162	6	43	6	251	7	61	7	214	7	340	9	181	12	44
58	3	175	4	140	5	51	5	281	6	109	6	273	7	50	7	171	8	330	11	136
59	3	106	4	50	4	307	5	157	5	337	6	126	6	259	7	4	8	125	10	226
60	3	38	3	327	4	202	5	38	5	206	5	348	6	109	6	214	7	287	9	314

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on 20-Year Endowment Policies, with amount returned at End of Period if the Insured is living, provided Premiums have been fully paid in Cash for

Age at Issue.	3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
20	15	323	16	0	$72	15	0	$152	14	0	$229	13	0	$302	12	0	$372	11	0	$439	10	$502	5	$778	1	[illegible]
21	15	247	16	0	70	15	0	150	14	0	227	13	0	301	12	0	371	11	0	438	10	501	5	777	1	[illegible]
22	15	165	16	0	68	15	0	148	14	0	225	13	0	299	12	0	370	11	0	437	10	500	5	777	1	[illegible]
23	15	81	16	0	66	15	0	146	14	0	223	13	0	297	12	0	368	11	0	436	10	499	5	776	1	[illegible]
24	14	357	16	0	63	15	0	144	14	0	221	13	0	295	12	0	366	11	0	434	10	498	5	776	1	[illegible]
25	14	268	16	0	60	15	0	141	14	0	219	13	0	293	12	0	364	11	0	432	10	496	5	775	1	[illegible]
26	14	176	16	0	57	15	0	138	14	0	216	13	0	291	12	0	362	11	0	430	10	494	5	775	1	[illegible]
27	14	79	16	0	53	15	0	135	14	0	213	13	0	288	12	0	360	11	0	428	10	492	5	775	1	[illegible]
28	13	344	16	0	49	15	0	131	14	0	210	13	0	285	12	0	357	11	0	426	10	490	5	774	1	[illegible]
29	13	241	16	0	44	15	0	127	14	0	206	13	0	282	12	0	354	11	0	424	10	488	5	773	1	[illegible]
30	13	134	16	0	39	15	0	122	14	0	202	13	0	278	12	0	351	11	0	421	10	486	5	772	1	[illegible]
31	13	24	16	0	33	15	0	117	14	0	197	13	0	274	12	0	348	11	0	418	10	484	5	771	1	[illegible]
32	12	274	16	0	26	15	0	111	14	0	192	13	0	269	12	0	344	11	0	414	10	481	5	770	1	[illegible]
33	12	158	16	0	19	15	0	104	14	0	186	13	0	264	12	0	339	11	0	410	10	477	5	769	1	[illegible]
34	12	38	16	0	10	15	0	97	14	0	180	13	0	258	12	0	334	11	0	406	10	473	5	768	1	[illegible]
35	11	280	16	0	1	15	0	88	14	0	172	13	0	252	12	0	328	11	0	401	10	469	5	766	1	[illegible]
36	11	153	15	168	0	15	0	78	14	0	163	13	0	244	12	0	321	11	0	395	10	464	5	764	1	[illegible]
37	11	23	14	322	0	15	0	67	14	0	153	13	0	235	12	0	314	11	0	388	10	458	5	762	1	[illegible]
38	10	256	14	113	0	15	0	55	14	0	142	13	0	226	12	0	305	11	0	381	10	452	5	760	1	[illegible]
39	10	122	13	270	0	15	0	41	14	0	129	13	0	215	12	0	296	11	0	373	10	445	5	758	1	[illegible]
40	9	350	13	62	0	15	0	25	14	0	115	13	0	202	12	0	285	11	0	363	10	437	5	755	1	[illegible]
41	9	212	12	221	0	15	0	6	14	0	99	13	0	188	12	0	272	11	0	353	10	427	5	752	1	[illegible]
42	9	74	12	18	0	14	185	0	14	0	82	13	0	172	12	0	258	11	0	341	10	417	5	748	1	[illegible]
43	8	300	11	181	0	13	295	0	14	0	60	13	0	153	12	0	241	11	0	327	10	405	5	744	1	[illegible]
44	8	159	10	348	0	13	45	0	14	0	36	13	0	132	12	0	223	11	0	311	10	392	5	740	1	[illegible]
45	8	19	10	151	0	12	166	0	14	0	8	13	0	108	12	0	203	11	0	293	10	377	5	735	1	[illegible]
46	7	244	9	325	0	11	292	0	13	166	0	13	0	81	12	0	179	11	0	273	10	360	5	729	1	[illegible]
47	7	106	9	136	0	11	60	0	12	261	0	13	0	50	12	0	152	11	0	250	10	340	5	722	1	[illegible]
48	6	336	8	318	0	10	200	0	12	0	0	13	0	14	12	0	121	11	0	223	10	317	5	715	1	[illegible]
49	6	201	8	138	0	9	347	0	11	112	0	12	181	0	12	0	85	11	0	192	10	292	5	707	1	[illegible]
50	6	70	7	330	0	9	136	0	10	232	0	11	274	0	12	0	44	11	0	158	10	262	5	697	1	[illegible]
51	5	309	7	163	0	8	299	0	10	0	0	11	13	0	11	349	0	11	0	117	10	228	5	686	1	[illegible]
52	5	185	7	2	0	8	104	0	9	141	0	10	127	0	11	75	0	11	0	70	10	188	5	674	1	[illegible]
53	5	67	6	212	0	7	283	0	8	292	0	9	253	0	10	178	0	11	0	16	10	143	5	660	1	[illegible]
54	4	319	6	64	0	7	105	0	8	88	0	9	25	0	9	293	0	10	174	0	10	91	5	644	1	[illegible]
55	4	210	5	288	0	6	300	0	7	258	0	8	173	0	9	56	0	9	282	0	10	31	5	626	1	941

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
1	9	3	8	9	4	15	5	19	3	4	2	9	3	25	1	35	8	43	11	14	6	15	$137	10	$488	5	$771	1	$958
1	10	3	9	9	7	15	7	19	3	4	2	9	3	24	11	35	0	42	11	14	3	15	135	10	487	5	771	1	958
1	10	3	11	9	11	15	9	19	1	4	3	9	5	24	8	34	3	42	1	14	0	15	133	10	486	5	771	1	958
1	11	4	1	10	2	15	11	18	11	4	4	9	6	24	5	33	7	41	2	13	9	15	130	10	484	5	770	1	958
1	11	4	2	10	6	16	0	18	9	4	5	9	8	24	2	32	11	40	3	13	6	15	127	10	483	5	770	1	958
2	0	4	4	10	8	16	1	18	6	4	5	9	9	23	10	32	2	39	5	13	3	15	123	10	481	5	769	1	958
2	2	4	6	10	11	16	0	18	3	4	6	9	10	23	6	31	5	38	7	12	11	15	120	10	479	5	768	1	958
2	2	4	8	11	2	16	0	18	0	4	7	9	11	23	2	30	8	37	8	12	8	15	116	10	477	5	767	1	958
2	3	4	9	11	4	15	11	17	8	4	7	10	0	22	10	30	0	36	10	12	5	15	111	10	475	5	767	1	957
2	3	4	4	11	11	5	15	10	17	4	8	10	1	22	5	29	3	35	11	12	1	15	107	10	472	5	766	1	957
2	2	5	5	2	11	8	15	8	17	0	4	9	10	1	22	0	28	6	35	1	11	9	15	101	10	469	5	765	1	957
2	1	6	5	2	11	9	15	6	16	8	4	9	10	2	21	6	27	9	34	1	11	6	15	95	10	466	5	763	1	957
2	2	7	5	4	11	10	15	3	16	4	4	10	10	2	21	0	27	0	33	3	11	2	15	88	10	462	5	762	1	957
2	2	9	5	6	11	9	15	0	15	11	4	10	10	2	20	6	26	3	32	4	10	10	15	81	10	459	5	761	1	957
2	3	9	5	7	11	9	14	9	15	6	4	11	10	2	20	0	25	6	31	6	10	6	15	72	10	454	5	759	1	956
2	2	10	5	8	11	8	14	6	15	2	4	11	10	1	19	6	24	8	30	7	10	2	15	63	10	449	5	757	1	956
2	2	10	5	10	11	7	14	2	14	9	4	11	10	0	19	0	23	11	29	8	9	10	15	52	10	443	5	755	1	956
2	2	11	5	10	11	6	13	11	14	4	4	11	9	11	18	5	23	2	28	9	9	6	15	39	10	437	5	753	1	956
2	3	0	6	0	11	4	13	7	13	11	4	11	9	9	17	11	22	6	27	11	9	2	15	26	10	430	5	750	1	955
2	3	1	6	0	11	2	13	3	13	5	4	11	9	7	17	4	21	8	27	0	8	10	15	10	10	422	5	748	1	955
2	4	0	3	1	6	0	11	0	12	10	13	0	4	11	9	5	16	9	20	11	26	2	8	5	14	8	10	413	5	745	1	954
2	4	1	3	3	6	1	10	9	12	6	12	7	4	10	9	2	16	2	20	2	25	3	8	1	14	0	10	403	5	741	1	954
2	4	2	3	6	1	10	6	12	1	12	1	4	9	8	11	15	7	19	5	24	5	7	9	1	3	4	10	392	5	737	1	953
2	4	3	3	6	0	10	3	11	9	11	9	4	8	8	8	15	0	18	8	23	6	7	5	12	8	10	379	5	733	1	953
2	4	4	3	3	6	0	10	0	11	4	11	3	4	8	8	6	14	5	17	11	22	8	7	0	12	0	10	364	5	728	1	952
2	4	5	3	2	6	6	9	9	10	11	10	10	4	7	8	3	13	10	17	2	21	9	6	8	11	4	10	348	5	722	1	952
2	4	6	3	2	5	9	9	6	10	7	10	6	4	5	7	11	13	3	16	6	20	11	6	4	10	8	10	329	5	716	1	951
2	4	7	3	2	5	8	9	2	10	2	10	0	4	4	7	7	12	8	15	9	20	1	6	0	10	1	10	308	5	709	1	950
2	4	8	2	1	5	6	8	10	9	9	9	8	4	2	7	4	12	2	15	0	19	3	5	7	9	6	10	283	5	701	1	949
2	4	9	3	1	5	4	8	6	9	5	9	3	4	0	7	0	11	7	14	4	18	5	5	4	8	11	10	256	5	691	1	948
2	5	0	3	0	5	3	8	2	9	0	8	10	3	10	6	9	11	1	13	8	17	7	5	0	8	Months	5	10	224	5	681	1	946
2	5	1	2	5	0	7	11	8	8	8	5	3	8	6	6	10	6	13	0	17	0	4	8	7	10	10	187	5	669	1	945
2	5	2	1	0	5	4	7	7	8	3	8	1	3	7	6	2	9	11	12	3	15	9	4	4	7	4	10	145	5	656	1	943
2	5	3	2	9	4	9	7	3	7	11	7	8	3	5	5	10	9	5	11	7	15	1	4	1	6	11	10	97	5	641	1	942
2	5	4	2	8	4	6	6	11	7	7	7	4	3	3	5	7	8	11	11	0	14	3	3	10	6	5	10	42	5	624	1	940
2	5	5	2	7	4	4	6	8	7	3	7	0	3	1	5	3	8	4	10	4	13	5	3	7	6	0	9	9	5	605	1	938
2	5	6	2	5	4	2	6	4	6	11	6	7	2	11	4	11	7	11	9	9	12	10	3	4	5	7	9	1	5	583	1	935
2	5	7	2	4	4	0	6	0	6	7	6	3	2	9	4	8	7	5	9	2	12	0	3	1	5	2	8	5	5	558	1	932
2	5	8	2	3	3	10	5	9	6	3	5	11	2	7	4	5	7	0	8	7	11	3	2	10	4	10	7	Months	10	5	530	1	929
2	5	9	2	3	8	5	6	5	11	5	7	2	2	5	4	2	6	7	8	1	10	6	2	8	4	6	7		3	5	498	1	926
2	6	0	2	1	3	5	5	2	5	7	5	3	2	4	3	11	6	2	7	6	9	9	2	5	4	2	6	1	9	5	462	1	922

Extended Insurance on $1,000 Policies.

Age at Issue.	Ordinary Life (End't at 85) at end of											
	3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs			
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months		
20	1	3	2	11	8	4	13	10	17	7		
21	1	4	3	1	8	7	14	0	17	6		
22	1	4	3	2	8	10	14	3	17	5		
23	1	5	3	3	9	1	14	5	17	4		
24	1	5	3	4	9	4	14	6	17	2		
25	1	6	3	5	9	7	14	7	17	0		
26	1	7	3	6	9	10	14	7	16	9		
27	1	8	3	8	10	0	14	7	16	7		
28	1	8	3	9	10	2	14	6	16	5		
29	1	9	3	11	10	4	14	5	16	2		
30	1	10	4	0	10	6	14	4	15	11		
31	1	10	4	2	10	7	14	3	15	7		
32	1	11	4	3	10	7	14	1	15	3		
33	1	11	4	5	10	8	13	10	14	11		
34	2	0	4	6	10	8	13	8	14	8		
35	2	1	4	7	10	8	13	5	14	4		
36	2	2	4	8	10	7	13	2	14	0		
37	2	3	4	9	10	6	12	11	13	7		
38	2	3	4	9	10	4	12	8	13	3		
39	2	4	4	10	10	2	12	5	12	10		
40	2	4	4	11	10	0	12	1	12	5		
41	2	5	4	11	9	10	11	8	12	0		
42	2	5	4	10	9	8	11	4	11	7		
43	2	6	4	10	9	5	11	0	11	2		
44	2	6	4	10	9	2	10	8	10	10		
45	2	5	4	9	8	11	10	5	10	6		
46	2	5	4	8	8	8	10	1	10	2		
47	2	5	4	7	8	5	9	9	9	9		
48	2	4	4	5	8	2	9	5	9	5		
49	2	4	4	4	7	10	9	1	9	1		
50	2	4	4	3	7	7	8	8	8	9		
51	2	3	4	2	7	4	8	4	8	5		
52	2	2	4	1	7	1	8	0	8	1		
53	2	1	4	0	6	10	7	9	7	10		
54	2	0	3	11	6	7	7	5	7	6		
55	1	11	3	9	6	4	7	1	7	2		
56	1	10	3	8	6	1	6	10	6	11		
57	1	9	3	6	5	10	6	7	6	8		
58	1	8	3	5	5	7	6	5	6	6		
59	1	7	3	3	5	4	6	2	6	0		
60	1	7	3	1	5	1	5	10	P.E. 5	8	2	7

Age at Issue.	20-Premiums Life (End't at 85) at end of											
	3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs			
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months		
20	3	3	7	8	22	5	33	5	40	8		
21	3	4	7	9	22	4	32	10	39	11		
22	3	5	7	10	22	3	32	3	39	1		
23	3	6	8	0	22	1	31	8	38	4		
24	3	6	8	1	21	10	31	0	37	7		
25	3	7	8	2	21	7	30	4	36	9		
26	3	7	8	3	21	4	29	9	35	11		
27	3	8	8	4	21	1	29	1	35	2		
28	3	8	8	4	20	9	28	5	34	5		
29	3	9	8	5	20	5	27	9	33	6		
30	3	9	8	6	20	0	27	0	32	8		
31	3	10	8	6	19	8	26	4	31	10		
32	3	10	8	6	19	3	25	8	31	0		
33	3	10	8	6	18	10	24	11	30	3		
34	3	11	8	7	18	5	24	3	29	5		
35	3	11	8	7	18	0	23	7	28	7		
36	3	11	8	7	17	7	22	11	27	9		
37	3	11	8	6	17	2	22	3	27	0		
38	3	11	8	4	16	8	21	6	26	2		
39	3	11	8	3	16	2	20	9	25	5		
40	3	11	8	1	15	8	20	0	24	7		
41	3	10	7	11	15	2	19	4	23	9		
42	3	10	7	9	14	7	18	7	23	0		
43	3	9	7	7	14	1	17	11	22	3		
44	3	9	7	4	13	7	17	2	21	5		
45	3	8	7	1	13	0	16	6	20	8		
46	3	7	6	10	12	6	15	10	19	11		
47	3	5	6	7	12	0	15	2	19	$12		
48	3	4	6	4	11	6	14	6	18	6		
49	3	2	6	1	10	11	13	10	17	12		
50	3	1	5	10	10	4	13	1	16	180		
51	2	11	5	7	9	10	12	5	15	235		
52	2	10	5	4	9	4	11	10	14	290		
53	2	9	5	1	8	10	11	2	13	344		
54	2	7	4	10	8	5	10	7	12	398		
55	2	6	4	7	7	11	10	0	11	450		
56	2	4	4	4	7	6	9	6	10	501		
57	2	2	4	1	7	1	8	11	9	550		
58	2	0	3	10	6	7	8	5	8	597		
59	1	10	3	7	6	2	7	11	7	643		
60	1	9	3	5	5	10	7	5	6	\686		

Age at Issue.	20-Year Endowment at end of											
	3 Yrs		5 Yrs		10 Yrs		15 Yrs					
	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.				
20	11	15	$92	10	$469	5	$758	1				
21	10	15	89	10	458	5	751	1				
22	9	15	87	10	456	5	737	1				
23	7	15	83	10	455	5	736	1				
24	6	15	80	10	453	5	735	1				
25	4	15	76	10	452	5	755	1				
26	3	15	72	10	450	5	754	1				
27	1	15	68	10	448	5	754	1				
28	0	15	63	10	445	5	753	1				
29	10	15	58	10	443	5	752	1				
30	8	15	53	10	440	5	751	1				
31	6	5	47	10	437	5	750	1				
32	4	15	40	10	433	5	748	1				
33	2	15	32	10	428	5	746	1				
34	0	15	23	10	423	5	744	1				
35	10	15	13	10	418	5	742	1				
36	7	15	1	10	412	5	740	1				
37	5	14	6	10	405	5	737	1				
38	2	13	11	10	397	5	733	1				
39	0	13	4	10	388	5	731	1				
40	9	12	9	10	376	5	727	1				
41	6	12	2	10	366	5	722	1				
42	4	11	7	10	353	5	718	1				
43	3	6	1	11	338	5	712	1				
44	10	10	6	10	322	5	706	1				
45	7	10	0	10	302	5	699	1				
46	4	9	5	10	281	5	692	1				
47	0	8	11	10	256	5	683	1				
48	9	8	5	10	228	5	673	1				
49	6	7	11	10	198	5	661	1				
50	3	7	6	10	163	5	648	1				
51	0	7	0	10	125	5	632	1				
52	10	6	7	10	81	5	617	1				
53	7	6	2	10	29	5	598	1				
54	4	5	9	9	9	5	576	1				
55	2	5	4	9	1	5	559	1				
56	10	5	0	8	5	5	537	1				
57	8	4	9	7	10	5	511	1				
58	6	4	5	7	3	5	481	1				
59	4	4	2	6	9	5	446	1				
60	2	3	10	6	3	5	406	1				

EXTENDED INSURANCE.

howing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully Paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.		17 Yrs.		18 Yrs.		19 Yrs.		20 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
1	8	2	9	3	10	5	0	6	3	7	6	8	10	10	1	11	5	12	9	14	0	15	1	16	2	17	1	17	11	18	7	19	1	19	6
1	9	2	12	4	0	5	3	6	6	7	10	9	1	10	5	11	9	13	0	14	3	15	4	16	4	17	2	17	11	18	6	19	0	19	5
1	11	3	0	4	3	5	6	6	9	8	1	9	5	10	9	12	0	13	4	14	6	15	6	16	5	17	3	17	11	18	5	18	10	19	2
2	0	3	2	4	5	5	8	7	0	8	4	9	8	11	0	12	4	13	7	14	8	15	8	16	6	17	3	17	10	18	4	18	8	19	0
2	1	3	4	4	7	5	11	7	3	8	7	10	0	11	4	12	7	13	9	14	10	15	9	16	6	17	2	17	9	18	2	18	6	18	9
2	3	3	6	4	9	6	1	7	6	8	10	10	3	11	7	12	9	13	11	14	11	15	9	16	6	17	1	17	7	18	0	18	3	18	6
2	4	3	8	5	0	6	4	7	9	9	1	10	6	11	9	13	0	14	0	15	0	15	9	16	5	17	0	17	5	17	9	18	0	18	2
2	6	3	10	5	2	6	7	8	0	9	4	10	8	12	0	13	1	14	1	15	0	15	9	16	4	16	10	17	2	17	6	17	9	17	11
2	7	3	11	5	4	6	9	8	2	9	7	10	11	12	1	13	2	14	2	15	0	15	8	16	2	16	8	17	0	17	3	17	5	17	6
2	9	4	1	5	6	7	0	8	5	9	9	11	1	12	3	13	3	14	2	14	11	15	6	16	0	16	5	16	9	17	0	17	1	17	2
2	10	4	3	5	9	7	2	8	7	9	11	11	2	12	4	13	3	14	1	14	10	15	4	15	10	16	2	16	5	16	8	16	9	16	10
3	0	4	5	5	11	7	4	8	9	10	1	11	3	12	4	13	3	14	0	14	8	15	2	15	7	15	11	16	2	16	4	16	5	16	5
3	1	4	7	6	1	7	6	8	11	10	2	11	4	12	4	13	2	13	11	14	6	15	0	15	4	15	8	15	10	16	0	16	0	16	1
3	3	4	9	6	3	7	8	9	0	10	3	11	4	12	4	13	1	13	9	14	4	14	9	15	1	15	4	15	6	15	7	15	8	15	8
3	4	4	10	6	4	7	10	9	2	10	4	11	4	12	3	13	0	13	7	14	1	14	6	14	9	15	0	15	2	15	3	15	3	15	3
3	5	5	0	6	6	7	11	9	2	10	4	11	4	12	2	12	10	13	5	13	10	14	2	14	6	14	8	14	10	14	10	14	10	14	10
3	7	5	1	6	7	8	0	9	3	10	4	11	3	12	0	12	8	13	2	13	7	13	11	14	2	14	4	14	5	14	6	14	5	14	5
3	8	5	3	6	8	8	0	9	3	10	3	11	1	11	10	12	5	12	11	13	4	13	7	13	10	14	0	14	0	14	1	14	0	14	0
3	9	5	4	6	9	8	1	9	2	10	2	11	0	11	8	12	3	12	8	13	0	13	3	13	6	13	7	13	8	13	8	13	7	13	7
3	10	5	5	6	10	8	1	9	2	10	1	10	10	11	6	12	0	12	5	12	9	12	11	13	1	13	2	13	3	13	3	13	2	13	1
3	11	5	6	6	10	8	0	9	1	9	11	10	8	11	3	11	9	12	1	12	5	12	7	12	9	12	10	12	10	12	10	12	9	12	8
4	0	5	6	6	10	8	0	8	11	9	9	10	5	11	0	11	5	11	10	12	1	12	3	12	4	12	5	12	5	12	5	12	4	12	3
4	1	5	6	6	9	7	11	8	10	9	7	10	3	10	9	11	2	11	6	11	9	11	11	12	0	12	0	12	0	12	0	11	11	11	10
4	1	5	6	6	9	7	9	8	8	9	5	10	0	10	6	10	10	11	2	11	4	11	6	11	7	11	7	11	7	11	7	11	6	11	5
4	1	5	5	6	8	7	8	8	6	9	2	9	9	10	2	10	6	10	10	11	0	11	1	11	2	11	3	11	2	11	2	11	1	11	0
4	1	5	5	6	7	7	6	8	3	8	11	9	6	9	11	10	3	10	6	10	8	10	9	10	10	10	10	10	10	10	10	9	10	8	10	7
4	1	5	4	6	5	7	4	8	1	8	8	9	2	9	7	9	11	10	1	10	3	10	4	10	5	10	5	10	5	10	4	10	3	10	1
4	0	5	3	6	3	7	2	7	10	8	5	8	11	9	3	9	7	9	9	9	11	10	0	10	0	10	0	10	0	9	11	9	10	9	9
3	11	5	1	6	1	6	11	7	7	8	2	8	7	8	11	9	2	9	6	9	6	9	7	9	7	9	7	9	7	9	6	9	5	9	4
3	11	5	0	6	0	6	9	7	4	7	11	8	4	8	8	8	10	9	0	9	2	9	2	9	3	9	3	9	2	9	1	9	0	8	11
3	10	4	11	5	9	6	6	7	1	7	7	8	0	8	4	8	6	8	8	8	9	8	10	8	10	8	10	8	10	8	9	8	8	8	7
3	8	4	9	5	7	6	4	6	11	7	4	7	8	8	0	8	2	8	4	8	5	8	6	8	6	8	6	8	5	8	4	8	3	8	2
3	7	4	7	5	5	6	1	6	7	7	1	7	5	7	8	7	10	8	0	8	1	8	1	8	1	8	1	8	1	8	0	7	11	7	10
3	6	4	5	5	2	5	10	6	4	6	9	7	1	7	4	7	6	7	8	7	9	7	9	7	9	7	9	7	8	7	8	7	6	7	5
3	4	4	3	5	0	5	7	6	1	6	6	6	9	7	0	7	2	7	3	7	4	7	5	7	5	7	5	7	4	7	3	7	2	7	0
3	3	4	1	4	10	5	5	5	10	6	2	6	6	6	8	6	10	7	0	7	0	7	1	7	1	7	1	7	0	6	11	6	10	6	8
3	2	4	0	4	7	5	2	5	7	5	11	6	2	6	5	6	6	6	8	6	9	6	9	6	9	6	9	6	8	6	7	6	6	6	4
3	0	3	10	4	5	4	11	5	4	5	8	5	11	6	1	6	3	6	4	6	5	6	5	6	5	6	5	6	4	6	3	6	2	6	0
2	11	3	8	4	3	4	8	5	1	5	5	5	7	5	10	5	11	6	0	6	1	6	1	6	1	6	1	6	1	6	0	5	11	5	10
2	9	3	5	4	0	4	6	4	10	5	1	5	4	5	6	5	8	5	9	5	10	5	10	5	10	5	9	5	8	5	7	5	6	5	4

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on 20-Premiums Life Policies, provided

Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.		17 Yrs.		18 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years	Months.	Years	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	5	8	8	5	11	5	14	8	18	0	21	3	24	3	26	11	29	2	31	1	32	9	34	2	35	7	36	11	38	4	40	0
22	5	9	8	7	11	7	14	9	18	1	21	3	24	1	26	7	28	9	30	6	32	1	33	7	34	10	36	2	37	7	39	2
23	5	10	8	8	11	8	14	11	18	1	21	2	23	11	26	3	28	3	30	0	31	6	32	11	34	2	35	5	36	9	38	4
24	6	0	8	10	11	10	15	0	18	2	21	1	23	8	25	11	27	10	29	5	30	11	32	2	33	5	34	8	35	11	37	6
25	6	1	8	11	11	11	15	1	18	2	20	11	23	5	25	6	27	4	29	11	30	3	31	6	32	8	33	10	35	2	36	8
26	6	2	9	0	12	0	15	1	18	1	20	9	23	1	25	1	26	10	28	4	29	7	30	1	31	11	33	1	34	4	35	10
27	6	3	9	1	12	1	15	2	18	0	20	7	22	9	24	8	26	3	27	8	29	0	30	1	31	2	32	4	33	6	35	0
28	6	4	9	2	12	2	15	1	17	11	20	4	22	5	24	2	25	9	27	1	28	3	29	5	30	5	31	6	32	9	34	2
29	6	5	9	3	12	2	15	1	17	9	20	0	22	0	23	9	25	2	26	6	27	7	28	8	29	8	30	9	31	11	33	4
30	6	6	9	4	12	3	15	0	17	6	19	9	21	7	23	3	24	8	25	10	26	11	27	11	28	11	29	11	31	1	32	5
31	6	6	9	5	12	3	14	11	17	4	19	5	21	2	22	9	24	0	25	2	26	3	27	2	28	2	29	2	30	3	31	7
32	6	7	9	5	12	2	14	9	17	1	19	1	20	9	22	2	23	5	24	7	25	7	26	6	27	5	28	4	29	5	30	9
33	6	8	9	5	12	2	14	8	16	10	18	8	20	3	21	8	22	10	23	11	24	10	25	9	26	8	27	7	28	8	29	11
34	6	8	9	5	12	1	14	5	16	6	18	3	19	10	21	1	22	3	23	3	24	2	25	0	25	10	26	9	27	10	29	1
35	6	8	9	5	11	11	14	2	16	2	17	10	19	4	20	6	21	7	22	7	23	5	24	3	25	1	26	0	27	0	28	3
36	6	9	9	4	11	10	14	0	15	10	17	5	18	9	20	0	21	0	21	11	22	9	23	6	24	4	25	2	26	2	27	5
37	6	9	9	3	11	8	13	8	15	5	17	0	18	3	19	4	20	4	21	2	22	0	22	9	23	6	24	5	25	4	26	7
38	6	8	9	2	11	5	13	5	15	1	16	6	17	9	18	9	19	9	20	6	21	3	22	0	22	9	23	7	24	6	25	8
39	6	8	9	1	11	3	13	1	14	8	16	0	17	2	18	2	19	1	19	10	20	7	21	3	22	0	22	10	23	9	24	10
40	6	7	8	11	11	0	12	9	14	3	15	6	16	8	17	7	18	5	19	2	19	10	20	6	21	3	22	0	22	11	24	0
41	6	7	8	9	10	9	12	5	13	10	15	0	16	1	17	0	17	9	18	6	19	2	19	10	20	6	21	3	22	1	23	2
42	6	5	8	7	10	5	12	0	13	5	14	6	15	6	16	4	17	1	17	10	18	5	19	1	19	9	20	5	21	3	22	4
43	6	4	8	5	10	2	11	8	12	11	14	0	15	0	15	9	16	6	17	1	17	9	18	4	19	0	19	8	20	6	21	6
44	6	2	8	2	9	10	11	3	12	6	13	6	14	5	15	2	15	10	16	5	17	0	17	7	18	3	18	11	19	8	20	9
45	6	1	7	11	9	6	10	10	12	0	13	0	13	10	14	7	15	2	15	9	16	4	16	11	17	6	18	1	18	11	19	11
46	5	11	7	8	9	2	10	5	11	6	12	6	13	3	13	11	14	7	15	1	15	8	16	2	16	9	17	4	18	1	19	1
47	5	9	7	5	8	10	10	0	11	1	11	11	12	8	13	4	13	11	14	5	14	11	15	6	16	0	16	8	17	4	18	2
48	5	6	7	2	8	6	9	8	10	7	11	5	12	2	12	9	13	3	13	9	14	3	14	9	15	3	15	11	16	7	17	6
49	5	4	6	10	8	2	9	3	10	2	10	11	11	7	12	2	12	8	13	2	13	7	14	1	14	7	15	2	15	10	16	9
50	5	2	6	7	7	9	8	10	9	8	10	5	11	0	11	7	12	1	12	6	12	11	13	5	13	11	14	5	15	1	15	11
51	4	11	6	3	7	5	8	5	9	2	9	11	10	6	11	0	11	5	11	11	12	4	12	9	13	2	13	9	14	4	15	2
52	4	9	6	0	7	1	8	0	8	9	9	5	10	0	10	5	10	10	11	3	11	8	12	1	12	6	13	0	13	7	14	5
53	4	6	5	9	6	9	7	7	8	4	8	11	9	5	9	11	10	4	10	8	11	1	11	5	11	10	12	4	12	11	13	8
54	4	4	5	5	6	5	7	2	7	11	8	5	8	11	9	4	9	9	10	2	10	6	10	10	11	3	11	8	12	2	12	11
55	4	1	5	2	6	1	6	10	7	5	8	0	8	5	8	10	9	2	9	6	9	11	10	3	10	7	11	0	11	6	12	3
56	3	11	4	11	5	9	6	5	7	0	7	6	8	0	8	4	8	8	9	0	9	4	9	8	10	0	10	4	10	10	11	6
57	3	8	4	8	5	5	6	1	6	8	7	1	7	6	7	10	8	2	8	6	8	9	9	1	9	5	9	9	10	2	10	10
58	3	6	4	4	5	1	5	9	6	3	6	8	7	0	7	4	7	8	8	0	8	3	8	6	8	10	9	1	9	7	10	2
59	3	3	4	1	4	10	5	5	5	10	6	3	6	7	6	11	7	2	7	6	7	9	8	0	8	3	8	7	8	11	9	5
60	3	1	3	11	4	6	5	1	5	6	5	11	6	2	6	6	6	9	7	0	7	3	7	5	7	8	8	0	8	4	8	10

EXTENDED INSURANCE.

howing the Length of Time the Insurance for the face of the Policy will be Extended without further Payment of Premiums on 20-Year Endowment Policies, with amount returned at end of Period if the Insured is living, provided Premiums have been Fully Paid in Cash for

3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.		19 Yrs	
Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt	Years	Months	Pure Endt	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
15	2	16	0	$61	15	0	$137	14	0	$210	13	0	$280	12	0	$348	11	0	$414	10	0	$477	5	$758	1	$947
14	11	16	0	58	15	0	135	14	0	208	13	0	279	12	0	347	11	0	413	10	0	476	5	758	1	947
14	9	16	0	56	15	0	132	14	0	206	13	0	277	12	0	345	11	0	411	10	0	475	5	757	1	947
14	6	16	0	53	15	0	130	14	0	204	13	0	275	12	0	344	11	0	410	10	0	473	5	757	1	947
14	4	16	0	50	15	0	127	14	0	202	13	0	273	12	0	342	11	0	408	10	0	472	5	756	1	947
14	1	16	0	47	15	0	124	14	0	199	13	0	271	12	0	340	11	0	406	10	0	470	5	756	1	947
13	10	16	0	43	15	0	121	14	0	196	13	0	268	12	0	337	11	0	404	10	0	469	5	755	1	947
13	7	16	0	39	15	0	117	14	0	193	13	0	265	12	0	335	11	0	402	10	0	467	5	754	1	947
13	4	16	0	35	15	0	113	14	0	189	13	0	262	12	0	332	11	0	400	10	0	465	5	754	1	946
13	0	16	0	30	15	0	109	14	0	185	13	0	258	12	0	329	11	0	397	10	0	462	5	753	1	946
12	9	16	0	24	15	0	104	14	0	180	13	0	254	12	0	325	11	0	394	10	0	459	5	752	1	946
12	5	16	0	17	15	0	98	14	0	175	13	0	250	12	0	321	11	0	390	10	0	456	5	751	1	946
12	2	16	0	10	15	0	91	14	0	169	13	0	244	12	0	317	11	0	386	10	0	453	5	749	1	946
11	10	16	0	2	15	0	84	14	0	163	13	0	238	12	0	311	11	0	382	10	0	449	5	748	1	946
11	6	15	7	....	15	0	75	14	0	155	13	0	232	12	0	306	11	0	376	10	0	445	5	746	1	946
11	2	15	0	....	15	0	66	14	0	146	13	0	224	12	0	299	11	0	371	10	0	440	5	744	1	945
10	10	14	6	....	15	0	55	14	0	137	13	0	216	12	0	291	11	0	364	10	0	434	5	742	1	945
10	6	13	11	....	15	0	42	14	0	126	13	0	206	12	0	283	11	0	357	10	0	427	5	740	1	945
10	2	13	5	....	15	0	28	14	0	113	13	0	195	12	0	273	11	0	348	10	0	420	5	738	1	944
9	10	12	10	....	15	0	12	14	0	99	13	0	182	12	0	262	11	0	339	10	0	412	5	735	1	944
9	5	12	4	....	14	10	....	14	0	83	13	0	168	12	0	250	11	0	328	10	0	403	5	732	1	944
9	1	11	10	....	14	1	....	14	0	65	13	0	152	12	0	236	11	0	316	10	0	392	5	728	1	943
8	8	11	3	....	13	6	....	14	0	44	13	0	134	12	0	219	11	0	302	10	0	380	5	724	1	943
8	4	10	9	....	12	10	....	14	0	20	13	0	113	12	0	201	11	0	286	10	0	367	5	719	1	942
7	11	10	3	....	12	2	....	13	10	....	13	0	89	12	0	181	11	0	268	10	0	352	5	714	1	941
7	7	9	9	....	11	7	....	13	1	....	13	0	62	12	0	157	11	0	248	10	0	334	5	708	1	941
7	2	9	3	....	10	11	....	12	5	....	13	0	31	12	0	130	11	0	224	10	0	314	5	701	1	940
6	10	8	9	....	10	4	....	11	9	....	12	11	....	12	0	99	11	0	198	10	0	292	5	694	1	939
6	6	8	3	....	9	9	....	11	1	....	12	2	....	12	0	63	11	0	167	10	0	265	5	685	1	938
6	1	7	10	....	9	2	....	10	5	....	11	5	....	12	0	22	11	0	132	10	0	236	5	675	1	936
5	9	7	4	....	8	8	....	9	10	....	10	9	....	11	8	....	11	0	91	10	0	201	5	664	1	935
5	5	6	11	....	8	2	....	9	2	....	10	1	....	10	11	....	11	0	45	10	0	162	5	651	1	934
5	2	6	6	....	7	8	....	8	8	....	9	6	....	10	3	....	10	11	....	10	0	116	5	637	1	932
4	10	6	1	....	7	2	....	8	1	....	8	11	....	9	7	....	10	2	....	10	0	4	5	621	1	930
4	6	5	9	....	6	9	....	7	7	....	8	4	....	8	11	....	9	6	....	10	0	4	5	603	1	928
4	3	5	4	....	6	4	....	7	1	....	7	9	....	8	4	....	8	11	....	9	4	....	5	582	1	926
4	0	5	0	....	5	11	....	6	7	....	7	3	....	7	9	....	8	3	....	8	9	....	5	558	1	923
3	9	4	8	....	5	6	....	6	2	....	6	9	....	7	3	....	7	8	....	8	1	....	5	532	1	920
3	6	4	4	....	5	1	....	5	9	....	6	3	....	6	9	....	7	2	....	7	7	....	5	500	1	917
3	3	4	1	....	4	9	....	5	4	....	5	10	....	6	8	....	6	8	....	7	0	....	5	464	1	913

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		20-Year Endowment at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	2	0	5	1	12	2	18	2	20	7	4	7	10	11	25	9	36	9	44	2	14	1	15	$129	10	$472	5	$781
21	2	1	5	2	12	3	18	0	20	3	4	9	10	11	25	5	36	0	43	4	13	10	15	125	10	470	5	781
22	2	2	5	2	12	4	17	10	19	11	4	10	10	11	25	0	35	3	42	6	13	5	15	121	10	468	5	780
23	2	3	5	3	12	4	17	8	19	7	4	11	10	11	24	7	34	5	41	7	13	2	15	118	10	466	5	780
24	2	4	5	3	12	4	17	6	19	3	5	0	10	11	24	2	33	8	40	8	12	9	15	113	10	464	5	779
25	2	4	5	3	12	4	17	4	18	11	5	1	10	10	23	9	32	10	39	9	12	4	15	109	10	462	5	778
26	2	5	5	3	12	4	17	1	18	7	5	1	10	10	23	4	32	1	38	10	11	11	15	103	10	459	5	777
27	2	5	5	3	12	3	16	10	18	2	5	1	10	9	22	10	31	4	37	11	11	7	15	97	10	456	5	776
28	2	5	5	3	12	2	16	7	17	9	5	1	10	8	22	4	30	6	37	0	11	3	15	91	10	452	5	775
29	2	5	5	3	12	1	16	4	17	4	5	1	10	7	21	10	29	9	36	1	10	11	15	83	10	448	5	773
30	2	5	5	2	12	0	16	0	16	11	5	1	10	6	21	4	28	11	35	2	10	6	15	74	10	444	5	771
31	2	5	5	3	11	11	15	9	16	7	5	1	10	5	20	10	28	1	34	3	10	2	15	66	10	439	5	770
32	2	5	5	3	11	10	15	5	16	3	5	1	10	4	20	4	27	4	33	5	9	11	15	57	10	434	5	768
33	2	4	5	4	11	8	15	1	15	10	5	1	10	2	19	9	26	6	32	6	9	7	15	46	10	429	5	766
34	2	4	5	4	11	6	14	9	15	5	5	1	10	0	19	3	25	9	31	7	9	3	15	35	10	423	5	764
35	2	4	5	4	11	4	14	5	15	0	5	0	9	10	18	8	24	11	30	8	8	11	15	23	10	417	5	762
36	2	5	5	4	11	2	14	1	14	7	5	0	9	8	18	1	24	1	29	10	8	7	15	10	10	410	5	760
37	2	6	5	4	11	0	13	9	14	2	5	0	9	6	17	7	23	4	28	11	8	3	14	9	10	403	5	757
38	2	7	5	4	10	9	13	5	13	9	5	0	9	4	17	0	22	7	28	1	7	11	14	2	10	395	5	754
39	2	8	5	4	10	6	13	1	13	4	5	0	9	2	16	6	21	10	27	2	7	7	13	6	10	386	5	751
40	2	8	5	4	10	3	12	8	12	11	4	11	8	11	15	11	21	1	26	4	7	4	12	10	10	375	5	748
41	2	8	5	4	10	0	12	4	12	6	4	10	8	8	15	4	20	3	25	5	7	0	12	4	10	363	5	744
42	2	8	5	3	9	9	12	0	12	1	4	9	8	5	14	10	19	6	24	7	6	9	11	8	10	350	5	740
43	2	8	5	2	9	6	11	8	11	8	4	8	8	2	14	3	18	9	23	8	6	5	11	1	10	335	5	735
44	2	8	5	1	9	3	11	3	11	2	4	7	7	11	13	8	18	0	22	10	6	1	10	6	10	318	5	730
45	2	7	5	0	9	0	10	10	10	8	4	5	7	8	13	2	17	3	22	0	5	10	10	Months 0	10	300	5	724
46	2	7	4	11	8	9	10	6	10	4	4	4	7	5	12	7	16	6	21	2	5	6	9	6	10	280	5	718
47	2	7	4	10	8	6	10	2	9	11	4	2	7	2	12	1	15	9	20	4	5	3	9	0	10	258	5	711
48	2	7	4	9	8	3	9	10	9	6	4	1	6	11	11	7	15	1	19	6	5	0	8	6	10	233	5	703
49	2	7	4	8	8	0	9	5	9	1	3	11	6	7	11	1	14	5	18	8	4	9	8	0	10	204	5	694
50	2	7	4	7	7	9	9	0	8	8	3	9	6	4	10	7	13	9	17	11	4	6	7	6	10	171	5	684
51	2	7	4	6	7	6	8	8	8	4	3	8	6	1	10	1	13	1	17	2	4	3	7	1	10	135	5	673
52	2	7	4	5	7	3	8	4	8	0	3	6	5	10	9	7	12	5	16	5	4	0	6	8	10	95	5	661
53	2	7	4	4	7	0	8	0	7	8	3	4	5	7	9	1	11	9	15	8	3	9	6	3	10	49	5	647
54	2	6	4	2	6	9	7	7	7	3	3	3	5	3	8	7	11	1	14	11	3	7	5	10	9	Mo. 10	5	630
55	2	5	4	0	6	5	7	2	6	10	3	1	5	0	8	2	10	5	14	2	3	4	5	6	9	2	5	610
56	2	4	3	11	6	2	6	10	6	6	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
57	2	3	3	9	5	11	6	6	6	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
58	2	2	3	7	5	8	6	2	5	10	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
59	2	1	3	5	5	5	5	10	5	6	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
60	2	0	3	3	5	1	5	7	5	3	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Extended Insurance on $1,000 Participating Policies.

Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
6	3	8	10	2	16	6	20	3		3	10	8	8	27	0	36	5	44	4	12	5	15	$113	10	$467	5	$770	1	$958
7	3	9	10	5	16	8	20	1		3	10	8	9	26	10	35	9	43	5	12	3	15	111	10	466	5	770	1	958
7	3	10	10	9	16	10	19	11		3	11	8	11	26	7	35	0	42	6	12	1	15	109	10	465	5	770	1	958
8	3	11	11	2	16	10	19	9		4	0	9	0	26	2	34	3	41	8	11	11	15	107	10	464	5	768	1	958
8	4	0	11	4	16	10	19	6		4	0	9	1	25	10	33	7	40	10	11	9	15	104	10	462	5	768	1	958
9	4	1	11	6	16	10	19	2		4	1	9	3	25	6	32	10	39	11	11	7	15	101	10	461	5	768	1	958
9	4	4	11	9	16	10	18	11		4	2	9	3	25	1	32	1	39	0	11	5	15	98	10	459	5	767	1	958
11	4	5	12	0	16	8	18	7		4	2	9	5	24	7	31	4	38	0	11	3	15	95	10	458	5	767	1	958
0	4	7	12	2	16	7	18	4		4	3	9	4	24	3	30	7	37	2	11	1	15	91	10	456	5	766	1	958
0	4	8	12	3	16	6	17	11		4	4	9	6	23	8	29	11	36	4	10	10	15	87	10	454	5	766	1	958
1	4	10	12	4	16	3	17	7		4	4	9	7	23	3	29	1	35	5	10	8	15	82	10	451	5	765	1	958
2	5	0	12	5	16	1	17	3		4	4	9	7	22	9	28	4	34	5	10	5	15	76	10	449	5	763	1	958
2	5	0	12	4	15	9	16	10		4	4	9	8	22	2	27	6	33	8	10	3	15	70	10	446	5	762	1	956
3	5	2	12	4	15	6	16	5		4	5	9	9	21	7	26	9	32	8	10	0	15	63	10	442	5	761	1	956
4	5	4	12	4	15	3	16	0		4	5	9	9	21	2	26	0	31	10	9	9	15	56	10	438	5	760	1	956
4	5	5	12	3	15	0	15	7		4	7	9	10	20	7	25	3	30	11	9	8	15	47	10	432	5	759	1	956
5	5	6	12	1	14	8	15	2		4	7	9	8	19	11	24	5	30	0	9	4	15	38	10	428	5	757	1	956
6	5	6	12	0	14	4	14	9		4	9	9	8	19	5	23	8	29	2	9	1	15	27	10	422	5	754	1	956
6	5	8	11	10	13	11	14	3		4	10	9	8	18	9	22	11	28	3	8	10	15	13	10	415	5	752	1	955
7	5	8	11	8	13	8	13	10		4	10	9	6	18	3	22	1	27	4	8	6	14	11	10	408	5	750	1	955
7	5	8	11	5	13	3	13	5		4	10	9	5	17	7	21	4	26	5	8	3	14	3	10	399	5	747	1	955
7	5	8	11	2	12	10	13	0		4	11	9	3	17	0	20	7	25	7	8	0	13	8	10	389	5	744	1	955
7	5	8	10	11	12	5	12	6		4	11	9	1	16	5	19	10	24	8	7	7	13	0	10	378	5	740	1	954
7	5	8	10	8	12	1	12	1		4	10	8	10	15	9	19	1	23	9	7	4	12	6	10	367	5	736	1	954
9	5	11	10	6	11	10	11	8		4	9	8	7	15	2	18	4	22	11	7	0	11	10	10	353	5	731	1	954
10	5	9	10	3	11	5	11	3		4	8	8	4	14	7	17	7	22	1	6	9	11	3	10	337	5	727	1	952
10	5	9	9	11	11	0	10	9		4	7	8	1	14	0	16	10	21	3	6	5	10	8	10	319	5	721	1	952
11	5	8	9	7	10	7	10	4		4	6	7	9	13	4	16	1	20	4	6	2	10	1	10	298	5	714	1	951
11	5	8	9	4	10	2	9	11		4	5	7	6	12	9	15	5	19	6	5	10	9	6	10	275	5	706	1	950
11	5	6	8	11	9	10	9	7		4	4	7	3	12	2	14	8	18	8	5	7	9	0	10	248	5	698	1	949
0	5	4	8	8	9	5	9	2		4	2	7	0	11	7	14	0	17	9	5	3	8	6	10	217	5	689	1	948
1	5	3	8	4	9	0	8	9		4	0	6	8	11	0	13	3	17	0	4	11	8	0	10	182	5	677	1	947
1	5	1	8	0	8	8	8	4		3	11	6	4	10	5	12	7	16	2	4	8	7	6	10	141	5	665	1	945
1	4	11	7	8	8	3	7	11		3	9	6	1	9	11	11	11	15	4	4	5	7	0	10	94	5	651	1	944
1	4	9	7	4	7	11	7	7		3	7	5	9	9	4	11	3	14	6	4	2	6	7	10	40	5	635	1	941
1	9	4	7	7	0	7	7	7	3	3	5	5	6	8	10	10	8	13	9	3	10	6	2	9	9	5	617	1	939
1	8	4	5	6	9	7	2	6	10	3	3	5	2	8	4	10	0	12	11	3	8	5	10	9	1	5	597	1	937
1	7	4	3	6	5	6	10	6	6	3	1	4	11	7	10	9	5	12	2	3	5	5	5	8	6	5	575	1	935
1	6	4	1	6	1	6	6	6	2	2	11	4	8	7	5	8	10	11	5	3	2	5	0	7	11	5	548	1	932
1	5	3	11	5	10	6	3	5	10	2	9	4	4	6	11	8	3	10	8	3	0	4	8	7	4	5	517	1	929
1	4	3	9	5	6	5	11	5	6	2	8	4	2	6	6	7	9	9	11	2	10	4	5	6	10	5	482	1	926

Months

Months

Extended Insurance on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowme at end of							
	3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.			
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End.	Years.	Pure End.	Years.	
21	1	172	8	183	14	278	19	73	3	163	22	79	33	117	42	81	9	209	10	$449	5	$741	1	
22	1	188	8	264	14	348	19	33	3	181	22	20	32	281	41	136	9	153	10	448	5	740	1	
23	1	205	8	347	15	34	18	339	3	199	21	346	32	87	40	175	9	96	10	446	5	740	1	
24	1	223	9	61	15	64	18	269	3	217	21	277	31	143	39	225	9	36	10	444	5	739	1	
25	1	249	9	134	15	82	18	184	3	236	21	191	30	267	38	272	8	341	10	443	5	738	1	
26	1	268	9	205	15	83	18	88	3	256	21	104	30	15	37	316	8	279	10	441	5	737	1	
27	1	285	9	279	15	77	17	353	3	276	21	0	29	121	36	357	8	214	10	438	5	737	1	
28	1	305	9	356	15	60	17	250	3	293	20	247	28	226	36	22	8	147	10	436	5	736	1	
29	1	329	10	47	15	32	17	138	3	309	20	102	27	331	35	77	8	78	10	433	5	735	1	
30	1	349	10	95	14	340	17	17	3	325	19	352	27	67	34	124	8	7	10	430	5	734	1	
31	2	9	10	123	14	272	16	250	3	341	19	205	26	163	33	168	7	300	10	427	5	732	1	
32	2	32	10	151	14	201	16	109	3	352	19	53	25	263	32	211	7	226	10	423	5	731	1	
33	2	51	10	163	14	123	15	338	4	1	18	260	24	360	31	253	7	152	10	419	5	729	1	
34	2	70	10	154	14	39	15	187	4	5	18	98	24	91	30	294	7	75	10	414	5	728	1	
35	2	90	10	137	13	310	15	25	4	10	17	290	23	140	29	335	7	3	10	409	5	726	1	
36	2	109	10	110	13	202	14	240	4	15	17	112	22	281	29	13	6	316	10	403	5	723	1	
37	2	127	10	78	13	85	14	98	4	17	16	297	22	7	28	55	6	251	10	396	5	721	1	
38	2	136	10	45	12	329	13	317	4	18	16	110	21	105	27	101	6	185	10	389	5	718	1	
39	2	154	9	358	12	204	13	158	4	18	15	288	20	200	26	155	6	116	10	381	5	715	1	
40	2	172	9	298	12	78	13	0	4	12	15	92	19	297	25	199	6	42	10	371	5	712	1	
41	2	188	9	230	11	317	12	190	4	2	14	280	19	25	24	249	5	336	10	361	5	708	1	
42	2	199	9	155	11	188	12	25	3	358	14	92	18	127	23	294	5	256	10	349	5	704	1	
43	2	206	9	73	11	56	11	264	3	339	13	271	17	231	22	348	5	177	10	335	5	699	1	
44	2	207	8	350	10	284	11	104	3	313	13	82	16	382	22	34	5	96	10	320	5	694	1	
45	2	203	8	259	10	148	10	322	3	283	12	258	16	78	21	92	5	4	10	302	5	688	1	
46	2	198	8	166	10	11	10	172	3	248	12	68	15	182	20	148	4	292	10	282	5	681	1	
47	2	187	8	68	9	239	10	21	3	209	11	243	14	292	19	211	4	205	10	260	5	673	1	
48	2	174	7	333	9	99	9	230	3	165	11	51	14	42	18	272	4	122	10	234	5	665	1	
49	2	160	7	227	8	325	9	81	3	123	10	231	13	162	17	335	4	32	10	205	5	655	1	
50	2	144	7	123	8	189	8	304	3	77	10	45	12	288	17	36	3	321	10	171	5	644	1	
51	2	128	7	24	8	56	8	165	3	29	9	227	12	55	16	113	3	240	10	133	5	631	1	
52	2	108	6	292	7	291	8	24	2	346	9	47	11	193	15	187	3	160	10	89	5	617	1	
53	2	85	6	195	7	165	7	255	2	297	8	236	10	333	14	265	3	87	10	38	5	601	1	
54	2	61	6	98	7	32	7	95	2	247	8	63	10	117	13	341	3	14	9	276	5	583	1	
55	2	32	6	0	6	287	6	311	2	196	7	261	9	270	13	60	2	308	9	25	5	562	1	
56	2	3	5	269	6	170	6	181	2	148	7	98	9	63	12	156	2	240	8	155	5	539	1	
57	1	339	5	174	6	58	6	66	2	102	6	305	8	228	11	248	2	178	7	297	5	513	1	
58	1	311	5	80	5	316	5	335	2	52	6	155	8	29	10	336	2	114	7	89	5	483	1	
59	1	285	4	353	5	210	5	219	2	9	6	8	7	201	10	72	2	59	6	258	5	448	1	
60	1	260	4	266	5	105	5	99	1	331	5	236	7	18	9	181	2	6	6	74	5	407	1	

Extended Insurance on $1,000 Nonparticipating Policies.

Whole Life $5,000 at end of						Endowm't at Age 85 at end of						20-Premiums Life at end of						20-Year Endowment at end of					
rs	10 Yrs.		15 Yrs.		20 Yrs.	3 Yrs		10 Yrs.		15 Yrs.		20 Yrs.	3 Yrs		10 Yrs.		15 Yrs.		19 Yrs.	3 Yrs.		10 Yrs.		15 Yrs.	19 Yrs.
Months	Years	Months	Years	Months	Years	Years	Months	Years	Months	Years	Months	Years	Years	Months	Years	Months	Years	Months	Years	Years	Months	Years	Pure End.	Years	Years Pure End.
6	10	2	16	2	19	10	2	1	8	10	14	11	19	11	4	10	22	10	33	8	42	7	13	5	10	$471	5	$753	1	$938
8	10	6	16	4	19	8	2	2	9	2	15	2	19	10	4	11	22	8	33	0	41	9	13	3	10	470	5	753	1	938
9	10	10	16	6	19	7	2	3	9	5	15	4	19	9	4	11	22	7	32	4	40	11	13	1	10	469	5	752	1	938
10	11	2	16	8	19	5	2	4	9	8	15	6	19	6	5	0	22	5	31	8	40	0	12	11	10	468	5	752	1	938
11	11	5	16	9	19	2	2	5	9	11	15	7	19	4	5	1	22	3	31	1	39	1	12	9	10	466	5	751	1	938
0	11	8	16	9	18	11	2	6	10	2	15	8	19	1	5	2	22	0	30	4	38	3	12	7	10	465	5	751	1	938
2	11	11	16	9	18	8	2	7	10	5	15	8	18	10	5	3	21	9	29	8	37	5	12	4	10	463	5	750	1	938
3	12	2	16	8	18	5	2	8	10	7	15	7	18	7	5	4	21	5	29	1	36	6	12	2	10	461	5	749	1	938
4	12	4	16	7	18	1	2	9	10	9	15	6	18	3	5	5	21	2	28	5	35	8	11	11	10	459	5	749	1	938
6	12	6	16	5	17	9	2	10	11	0	15	5	17	11	5	5	20	11	27	9	34	10	11	8	10	457	5	748	1	938
7	12	7	16	3	17	5	2	11	11	1	15	3	17	7	5	6	20	7	27	1	33	11	11	6	10	455	5	747	1	938
8	12	8	16	1	17	1	3	0	11	2	15	1	17	3	5	7	20	3	26	5	33	0	11	3	10	452	5	746	1	937
10	12	8	15	10	16	8	3	1	11	3	14	11	16	10	5	7	19	10	25	8	32	2	11	0	10	449	5	745	1	937
11	12	8	15	7	16	5	3	2	11	3	14	8	16	5	5	8	19	5	25	0	31	3	10	9	10	445	5	743	1	937
0	12	8	15	4	15	11	3	3	11	3	14	5	16	1	5	8	19	0	24	4	30	5	10	5	10	441	5	742	1	937
1	12	7	15	0	15	6	3	4	11	2	14	2	15	8	5	8	18	7	23	7	29	6	10	4	10	436	5	740	1	937
3	12	5	14	9	15	1	3	5	11	1	13	10	15	3	5	9	18	1	22	11	28	7	10	0	10	431	5	738	1	936
4	12	4	14	5	14	7	3	6	11	0	13	7	14	10	5	9	17	8	22	2	27	9	9	10	10	425	5	736	1	936
5	12	2	14	0	14	2	3	7	10	10	13	3	14	5	5	9	17	2	21	6	26	10	9	6	10	419	5	734	1	936
6	11	11	13	8	13	9	3	8	10	8	12	11	13	11	5	8	16	8	20	9	26	0	9	2	10	411	5	731	1	935
6	11	9	13	4	13	4	3	8	10	6	12	7	13	6	5	8	16	2	20	1	25	2	8	10	10	408	5	728	1	935
7	11	6	12	11	12	11	3	9	10	4	12	2	13	1	5	7	15	7	19	4	24	4	8	6	10	393	5	725	1	935
8	11	3	12	7	12	5	3	9	10	1	11	10	12	8	5	6	15	1	18	8	23	5	8	2	10	382	5	721	1	934
8	11	0	12	2	12	0	3	10	9	10	11	6	12	3	5	5	14	7	17	11	22	7	7	9	10	370	5	718	1	934
8	10	8	11	9	11	7	3	10	9	8	11	1	11	10	5	4	14	0	17	3	21	9	7	5	10	356	5	712	1	933
4	7	10	5	11	4	11	2	3	9	9	5	10	9	11	5	5	13	6	16	7	20	11	7	1	10	340	5	707	1	932
4	7	10	1	11	0	10	9	3	9	9	2	10	5	11	0	5	1	12	11	15	10	20	1	6	8	10	322	5	702	1	931
4	6	9	9	10	7	10	4	3	9	8	11	10	1	10	7	4	11	12	5	15	2	19	3	6	4	10	301	5	694	1	930
4	5	9	5	10	2	9	11	3	8	8	8	9	8	10	3	4	9	11	10	14	6	18	5	6	0	10	278	5	686	1	929
4	4	9	1	9	9	9	6	3	7	8	5	9	4	9	10	4	7	11	4	13	10	17	8	5	8	10	251	5	677	1	928
4	3	8	9	9	5	9	1	3	6	8	2	9	0	9	6	4	5	10	10	13	2	16	10	5	4	10	220	5	666	1	927
4	2	8	5	9	0	8	8	3	5	7	11	8	8	9	1	4	3	10	3	12	6	16	0	5	1	10	184	5	655	1	926
4	0	8	1	8	7	8	4	3	4	7	7	8	4	8	9	4	1	9	9	11	11	15	3	4	9	10	143	5	642	1	924
3	11	7	9	8	3	7	11	3	3	7	4	8	0	8	5	3	11	9	3	11	3	14	6	4	6	10	96	5	627	1	922
3	9	7	5	7	11	7	6	3	2	7	1	7	9	8	1	3	9	8	9	10	8	13	9	4	2	10	41	5	610	1	920
3	8	7	2	7	6	7	2	3	1	6	9	7	5	7	9	3	6	8	3	10	1	13	0	3	11	9	10	5	591	1	918
3	6	6	10	7	2	6	10	2	11	6	6	7	2	7	6	3	4	7	10	9	6	12	3	3	9	9	2	5	570	1	916
3	4	6	6	6	10	6	5	2	10	6	3	6	10	7	3	3	2	7	5	8	11	11	6	3	5	8	6	5	545	1	913
3	3	6	2	6	6	6	1	2	9	6	0	6	7	7	$13	3	0	6	11	8	5	10	9	3	3	7	11	5	517	1	910
3	1	5	11	6	2	5	9	2	7	5	9	6	4	6	P. 201	2	10	6	6	7	10	10	1	3	0	7	4	5	485	1	907
2	11	5	7	5	11	5	5	2	6	5	6	6	2	5	373	2	8	6	1	7	4	9	4	2	10	6	Months 10	5	447	1	903

Extended Insurance on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowm at end of 3 Yrs.		10 Yrs.		15 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End.	Years.	Pure End
20	1	9	8	179	14	221	18	269	3	6	21	168	33	17	39	300	12	23	10	$465	5	$750
21	1	23	8	278	14	300	18	242	3	20	21	183	32	175	39	18	11	339	10	464	5	750
22	1	38	9	8	15	9	18	197	3	34	21	178	31	327	38	104	11	288	10	464	5	749
23	1	52	9	104	15	60	18	146	3	47	21	157	31	108	37	185	11	235	10	461	5	749
24	1	66	9	196	15	96	18	78	3	61	21	119	30	249	36	267	11	177	10	459	5	748
25	1	81	9	284	15	115	18	0	3	73	21	68	30	21	35	341	11	118	10	458	5	747
26	1	97	10	2	15	119	17	276	3	86	21	2	29	153	35	55	11	57	10	456	5	747
27	1	113	10	78	15	108	17	178	3	98	20	282	28	282	34	133	10	357	10	454	5	746
28	1	129	10	146	15	83	17	72	3	108	20	193	28	42	33	209	10	291	10	452	5	745
29	1	146	10	201	15	45	16	322	3	119	20	88	27	164	32	281	10	222	10	450	5	744
30	1	162	10	248	14	359	16	200	3	128	19	338	26	282	31	352	10	149	10	447	5	743
31	1	178	10	282	14	296	16	73	3	136	19	212	26	32	31	60	10	74	10	444	5	742
32	1	195	10	303	14	223	15	304	3	143	19	76	25	146	30	133	9	361	10	441	5	740
33	1	212	10	312	14	141	15	166	3	148	18	297	24	257	29	204	9	281	10	438	5	739
34	1	228	10	307	14	51	15	23	3	152	18	144	24	0	28	274	9	197	10	433	5	737
35	1	242	10	291	13	317	14	241	3	153	17	350	23	109	27	340	9	111	10	429	5	735
36	1	258	10	264	13	211	14	92	3	153	17	184	22	216	27	49	9	22	10	424	5	733
37	1	273	10	225	13	99	13	306	3	150	17	13	21	322	26	122	8	295	10	418	5	731
38	1	286	10	178	12	347	13	150	3	146	16	201	21	63	25	193	8	200	10	411	5	728
39	1	300	10	120	12	224	12	359	3	140	16	21	20	169	24	264	8	103	10	403	5	725
40	1	312	10	55	12	97	12	201	3	130	15	201	19	275	23	333	8	3	10	395	5	722
41	1	322	9	346	11	332	12	44	3	117	15	13	19	15	23	41	7	265	10	385	5	719
42	1	331	9	265	11	198	11	252	3	100	14	187	18	123	22	118	7	160	10	374	5	715
43	1	337	9	179	11	61	11	95	3	79	13	360	17	230	21	193	7	54	10	362	5	711
44	1	340	9	86	10	288	10	304	3	55	13	165	16	338	20	269	6	311	10	347	5	706
45	1	340	8	355	10	148	10	150	3	26	12	335	16	85	19	342	6	202	10	331	5	700
46	1	336	8	254	10	8	9	361	3	1	12	140	15	199	19	59	6	93	10	313	5	694
47	1	329	8	151	9	233	9	213	2	343	11	309	14	313	18	143	5	349	10	292	5	687
48	1	320	8	45	9	92	9	64	2	311	11	115	14	67	17	227	5	240	10	268	5	679
49	1	308	7	303	8	318	8	286	2	286	10	287	13	190	16	311	5	133	10	241	5	670
50	1	294	7	194	8	182	8	144	2	252	10	97	12	314	16	33	5	28	10	209	5	659
51	1	277	7	85	8	48	8	3	2	216	9	274	12	80	15	130	4	291	10	173	5	648
52	1	260	6	341	7	280	7	235	2	179	9	89	11	216	14	226	4	192	10	132	5	634
53	1	241	6	233	7	151	7	102	2	141	8	273	10	353	13	320	4	96	10	84	5	619
54	1	221	6	125	7	24	6	334	2	101	8	97	10	136	13	56	4	5	10	29	5	602
																				Da.		
55	1	200	6	18	6	269	6	208	2	62	7	290	9	286	12	165	3	281	9	230	5	583
56	1	178	5	279	6	152	6	81	2	23	7	125	9	78	11	270	.....	.....	.....	.....	.....	.....
57	1	156	5	176	6	36	5	321	1	348	6	328	8	241	11	9	.....	.....	.....	.....	.....	.....
58	1	141	5	80	5	294	5	207	1	309	6	174	8	41	10	130	.....	.....	.....	.....	.....	.....
59	1	128	4	353	5	193	5	93	1	271	6	25	7	216	9	245	.....	.....	.....	.....	.....	.....
60	1	114	4	266	5	92	4	344	1	234	5	250	7	27	8	347	.....	.....	.....	.....	.....	.....

Extended Insurance on $1,000 Participating Policies.

Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Months		Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
7	3	4	8	5	13	11	17	8	3	9	8	4	22	7	32	10	39	9	11	1	15	$103	10	$459	5	$758	1	$955
8	3	6	8	8	14	1	17	7	3	10	8	5	22	6	32	3	39	0	10	11	15	101	10	458	5	757	1	955
9	3	7	8	11	14	4	17	6	3	11	8	6	22	5	31	8	38	3	10	9	15	98	10	456	5	757	1	955
9	3	9	9	2	14	6	17	5	4	0	8	8	22	3	31	1	37	6	10	7	15	95	10	455	5	756	1	955
10	3	10	9	5	14	7	17	3	4	0	8	9	22	0	30	6	36	8	10	5	15	92	10	453	5	755	1	955
11	4	0	9	8	14	8	17	1	4	1	8	10	21	9	29	10	35	11	10	2	15	89	10	452	5	755	1	955
0	4	1	9	11	14	8	16	10	4	2	8	11	21	6	29	3	35	1	10	0	15	85	10	450	5	754	1	955
1	4	3	10	1	14	8	16	7	4	2	9	0	21	3	28	7	34	4	9	10	15	81	10	448	5	754	1	955
1	4	4	10	3	14	7	16	4	4	3	9	1	20	11	27	11	33	7	9	7	15	77	10	445	5	753	1	954
2	4	6	10	5	14	6	16	0	4	3	9	1	20	7	27	3	32	9	9	5	15	72	10	443	5	752	1	954
3	4	7	10	7	14	5	15	8	4	4	9	2	20	2	26	7	31	11	9	2	15	66	10	440	5	751	1	954
4	4	9	10	8	14	4	15	4	4	5	9	2	19	9	25	11	31	2	8	11	15	60	10	437	5	750	1	954
5	4	10	10	8	14	1	15	1	4	5	9	3	19	4	25	3	30	4	8	9	15	53	10	433	5	748	1	954
5	5	0	10	9	13	10	14	8	4	5	9	3	18	11	24	7	29	7	8	6	15	45	10	428	5	746	1	953
6	5	1	10	9	13	7	14	4	4	6	9	3	18	6	23	11	28	9	8	3	15	36	10	423	5	744	1	953
7	5	3	10	8	13	4	14	0	4	6	9	2	18	0	23	2	27	11	8	0	15	26	10	418	5	742	1	953
8	5	4	10	7	13	1	13	8	4	6	9	2	17	6	22	6	27	1	7	9	15	15	10	412	5	740	1	953
9	5	5	10	6	12	9	13	3	4	6	9	1	17	0	21	9	26	4	7	6	15	2	10	405	5	737	1	952
9	5	5	10	5	12	6	12	11	4	6	8	11	16	6	21	1	25	6	7	2	14	6	10	397	5	734	1	952
10	5	6	10	3	12	2	12	6	4	6	8	10	16	0	20	4	24	9	7	0	13	10	10	389	5	731	1	951
10	5	7	10	1	11	10	12	2	4	6	8	8	15	5	19	8	23	11	6	9	13	2	10	380	5	727	1	951
11	5	7	9	11	11	5	11	9	4	5	8	6	14	11	18	11	23	1	6	6	12	7	10	369	5	722	1	950
11	5	6	9	8	11	1	11	4	4	5	8	3	14	4	18	3	22	4	6	4	11	11	10	357	5	718	1	949
0	5	6	9	5	10	10	11	0	4	4	8	1	13	10	17	7	21	6	6	1	11	4	10	343	5	712	1	948
0	5	5	9	2	10	5	10	7	4	3	7	10	13	4	16	10	20	9	5	10	10	9	10	328	5	706	1	948
11	5	4	8	11	10	1	10	2	4	2	7	7	12	9	16	2	20	0	5	7	10	2	10	311	5	699	1	947
11	5	3	8	8	9	9	9	10	4	1	7	4	12	3	15	6	19	2	5	4	9	7	10	291	5	692	1	946
11	5	2	8	5	9	5	9	5	3	11	7	1	11	9	14	10	18	5	5	0	9	0	10	268	5	683	1	945
10	5	1	8	1	9	1	9	0	3	10	6	9	11	3	14	2	17	7	4	9	8	6	10	243	5	673	1	944
10	4	11	7	9	8	9	8	8	3	8	6	10	8	13	6	16	10	4	6	8	8	0	10	213	5	661	1	942
9	4	10	7	6	8	5	8	4	3	7	6	2	10	2	12	10	16	1	4	3	7	6	10	180	5	648	1	940
9	8	4	8	7	3	8	0	7	11	3	5	5	11	9	8	12	2	15	4	4	0	7	0	10	141	5	635	1	938
9	7	4	6	6	11	7	8	7	7	3	3	5	8	9	2	11	7	14	8	3	10	6	7	10	97	5	620	1	936
9	6	4	4	6	8	7	4	7	3	3	1	5	4	8	8	10	11	13	11	3	7	6	2	10	46	5	604	1	933
9	5	4	2	6	4	7	1	6	11	3	0	5	1	8	3	10	4	13	2	3	4	5	9	9	11	5	586	1	931
9	4	4	0	6	1	6	9	6	7	2	10	4	10	7	9	9	9	12	6	3	2	5	4	9	2	5	565	1	928
9	3	3	10	5	10	6	5	6	3	2	8	4	7	7	4	9	3	11	9	2	11	5	1	8	7	5	542	1	925
9	1	3	7	5	7	6	2	5	11	2	6	4	4	6	11	8	8	11	1	2	9	4	9	7	11	5	516	1	921
9	0	3	5	5	3	5	10	5	7	2	5	4	1	6	6	8	2	10	5	2	7	4	5	7	4	5	486	1	917
11	11	3	3	5	0	5	7	5	4	2	3	3	10	6	1	7	7	9	8	2	5	4	2	6	10	5	451	1	913
11	11	3	1	4	9	5	4	5	0	2	2	3	7	5	8	7	1	9	0	2	3	3	10	5	4	5	410	1	907

Months

*Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 2 Yrs		Ordinary Life at end of 5 Yrs		Ordinary Life at end of 10 Yrs		Ordinary Life at end of 15 Yrs		Ordinary Life at end of 20 Yrs		20-Premiums Life at end of 2 Yrs		20-Premiums Life at end of 5 Yrs		20-Premiums Life at end of 10 Yrs		20-Premiums Life at end of 15 Yrs		20-Premiums Life at end of 19 Yrs		20-Year Endowment at end of 2 Yrs		20-Year Endowment at end of 5 Yrs		20-Year Endowment at end of 10 Yrs		20-Year Endowment at end of 15 Yrs	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Pure End't	Years.	Pure End't	Years.	Pure End't
20	0	11	4	3	10	7	16	11	20	7	2	3	10	7	27	2	36	8	44	4	6	2	15	$132	10	$478	5	$764
21	1	0	4	4	10	11	17	1	20	5	2	4	10	9	26	10	36	0	43	6	6	1	15	130	10	477	5	764
22	1	0	4	6	11	2	17	2	20	2	2	4	10	10	26	6	35	3	42	7	5	11	15	127	10	475	5	763
23	1	1	4	8	11	5	17	3	19	11	2	4	10	11	26	2	34	6	41	8	5	10	15	124	10	474	5	762
24	1	1	4	9	11	8	17	3	19	8	2	5	11	0	25	9	33	9	40	9	5	9	15	121	10	472	5	762
25	1	1	4	11	11	11	17	2	19	5	2	5	11	1	25	4	33	0	39	10	5	8	15	118	10	470	5	761
26	1	2	5	1	12	1	17	1	19	1	2	5	11	2	24	11	32	2	39	0	5	7	15	115	10	469	5	760
27	1	2	5	3	12	3	17	0	18	9	2	5	11	3	24	6	31	5	38	1	5	6	15	111	10	467	5	760
28	1	3	5	4	12	5	16	10	18	5	2	6	11	3	24	0	30	8	37	2	5	5	15	107	10	464	5	759
29	1	3	5	6	12	6	16	8	18	1	2	6	11	3	23	6	29	11	36	3	5	4	15	102	10	462	5	758
30	1	4	5	8	12	7	16	6	17	8	2	7	11	3	23	0	29	1	35	4	5	3	15	97	10	459	5	757
31	1	4	5	9	12	7	16	3	17	4	2	7	11	3	22	6	28	4	34	6	5	2	15	91	10	456	5	756
32	1	5	5	11	12	7	16	0	16	11	2	7	11	3	21	11	27	7	33	7	5	1	15	84	10	452	5	754
33	1	5	6	0	12	7	15	8	16	6	2	7	11	2	21	5	26	9	32	8	5	0	15	76	10	448	5	753
34	1	6	6	1	12	6	15	5	16	1	2	7	11	1	20	10	26	0	31	9	4	10	15	68	10	444	5	751
35	1	6	6	3	12	4	15	1	15	8	2	8	10	11	20	3	25	3	30	10	4	9	15	59	10	439	5	750
36	1	6	6	4	12	3	14	9	15	2	2	8	10	10	19	8	24	5	29	11	4	8	15	49	10	434	5	748
37	1	7	6	4	12	1	14	5	14	9	2	8	10	8	19	1	23	8	29	0	4	6	15	37	10	427	5	745
38	1	7	6	5	11	11	14	0	14	4	2	8	10	5	18	6	22	11	28	2	4	5	15	23	10	420	5	743
39	1	7	6	5	11	8	13	8	13	10	2	8	10	3	17	10	22	1	27	3	4	3	15	8	10	413	5	740
40	1	8	6	5	11	5	13	3	13	5	2	7	10	0	17	3	21	3	26	4	4	2	14	7	10	404	5	737
41	1	8	6	5	11	2	12	10	13	0	2	7	9	9	16	8	20	6	25	6	4	0	13	11	10	394	5	734
42	1	9	6	5	10	11	12	6	12	6	2	7	9	6	16	0	19	9	24	7	3	11	13	3	10	383	5	730
43	1	9	6	4	10	8	12	1	12	1	2	7	9	3	15	5	18	11	23	9	3	9	12	7	10	370	5	725
44	1	9	6	3	10	3	11	8	11	8	2	6	8	11	14	10	18	2	22	10	3	7	11	11	10	355	5	720
45	1	9	6	2	10	0	11	3	11	2	2	6	8	7	14	2	17	5	21	11	3	5	11	4	10	339	5	715
46	1	9	6	0	9	9	10	10	10	9	2	5	8	4	13	7	16	8	21	1	3	3	10	8	10	321	5	709
47	1	9	5	10	9	5	10	5	10	4	2	4	8	0	13	0	15	11	20	3	3	2	10	1	10	300	5	701
48	1	8	5	8	9	1	10	0	9	11	2	3	7	8	12	5	15	3	19	4	3	0	9	6	10	276	5	693
49	1	8	5	6	8	9	9	8	9	6	2	3	7	4	11	10	14	6	18	6	2	10	9	0	10	249	5	684
50	1	8	5	5	8	5	9	3	9	1	2	2	7	0	11	3	13	10	17	8	2	8	8	Months	5	10	217	5	674
51	1	7	5	3	8	1	8	10	8	9	2	1	6	8	10	8	13	1	16	10	2	6	7	11	10	182	5	662
52	1	7	5	0	7	9	8	6	8	4	1	11	6	4	10	1	12	5	16	0	2	4	7	5	10	141	5	649
53	1	6	4	10	7	5	8	1	7	11	1	10	6	0	9	7	11	9	15	2	2	2	6	11	10	93	5	635
54	1	5	4	8	7	1	7	9	7	7	1	9	5	8	9	0	11	1	14	5	2	1	6	6	10	39	5	618
55	1	5	4	6	6	9	7	4	7	2	1	8	5	4	8	6	10	6	13	7	1	11	6	0	9	Months	5	599
56	1	4	4	3	6	5	7	0	6	10	1	7	5	1	8	0	9	10	12	10	1	10	5	7	9	0	5	577
57	1	3	4	1	6	2	6	8	6	6	1	6	4	9	7	6	9	3	12	0	1	8	5	3	8	5	5	553
58	1	3	3	11	5	10	6	4	6	1	1	5	4	6	7	1	8	8	11	3	1	7	4	10	7	10	5	525
59	1	2	3	8	5	6	6	0	5	9	1	4	4	3	6	8	8	1	10	6	1	6	4	6	7	Months	5	493
60	1	2	3	6	5	3	5	9	5	5	1	3	3	11	6	2	7	7	9	9	1	4	4	2	6	8	5	456

* Extended Insurance of one month (the grace period) is granted at end of first year.

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully Paid in Cash for

Yrs.	Months.	4 Yrs. Years.	Months.	5 Yrs. Years.	Months.	6 Yrs. Years.	Months.	7 Yrs. Years.	Months.	8 Yrs. Years.	Months.	9 Yrs. Years.	Months.	10 Yrs. Years.	Months.	11 Yrs. Years.	Months.	12 Yrs. Years.	Months.	13 Yrs. Years.	Months.	14 Yrs. Years.	Months.	15 Yrs. Years.	Months.	16 Yrs. Years.	Months.	17 Yrs. Years.	Months.	18 Yrs. Years.	Months.	19 Yrs. Years.	Months.	20 Yrs. Years.	Months.
11	1	11	2	11	3	11	5	1	6	3	7	5	8	8	9	11	11	2	12	5	13	7	15	7	16	6	17	4	18	1	18	8	19	2	
0	2	0	3	1	4	2	5	3	6	5	7	8	8	11	10	3	11	6	12	9	13	11	15	9	16	8	17	5	18	1	18	7	19	1	
1	2	1	3	2	4	4	5	6	6	8	8	0	9	3	10	6	11	9	13	0	14	1	15	11	16	9	17	5	18	0	18	6	18	11	
2	2	3	3	4	4	6	5	8	6	11	8	3	9	6	10	10	12	1	13	3	14	4	16	0	16	9	17	5	17	11	18	4	18	8	
3	2	4	3	6	4	8	5	11	7	2	8	6	9	10	11	1	12	4	13	5	14	5	16	0	16	9	17	4	17	10	18	2	18	6	
4	2	5	3	8	4	10	6	2	7	5	8	9	10	1	11	4	12	6	13	7	14	7	16	0	16	8	17	2	17	8	18	0	18	3	
5	2	7	3	9	5	1	6	4	7	8	9	0	10	4	11	7	12	8	13	9	14	7	16	0	16	7	17	1	17	5	17	9	17	11	
6	2	8	3	11	5	3	6	7	7	11	9	3	10	6	11	9	12	10	13	9	14	7	15	11	16	5	16	10	17	2	17	6	17	8	
7	2	10	4	1	5	5	6	9	8	2	9	6	10	9	11	11	12	11	13	10	14	7	15	9	16	3	16	8	16	11	17	2	17	4	
8	2	11	4	3	5	7	7	0	8	4	9	8	10	11	12	0	13	3	13	10	14	6	15	7	16	1	16	5	16	8	16	10	17	0	
9	3	1	4	5	5	9	7	2	8	6	9	10	11	0	12	1	13	0	13	9	14	5	15	5	16	10	16	2	16	5	16	7	16	8	
10	3	2	4	7	6	0	7	4	8	8	9	11	11	1	12	1	12	11	13	8	14	3	15	3	15	7	15	10	16	1	16	2	16	3	
11	3	4	4	8	6	1	7	6	8	10	10	1	11	2	12	2	12	11	13	7	14	1	15	0	15	4	15	7	15	9	15	10	15	11	
0	3	5	4	10	6	3	7	8	8	11	10	1	11	2	12	0	12	9	13	5	13	11	14	9	15	0	15	3	15	5	15	6	15	6	
1	3	6	5	0	6	5	7	9	9	0	10	2	11	1	11	11	12	8	13	3	13	8	14	5	14	9	14	11	15	0	15	1	15	1	
2	3	8	5	1	6	6	7	10	9	1	10	2	11	1	11	10	12	6	13	0	13	6	14	2	14	5	14	7	14	8	14	8	14	8	
3	3	9	5	3	6	7	7	11	9	1	10	1	11	0	11	8	12	4	12	10	13	2	13	10	14	0	14	2	14	3	14	3	14	3	
4	3	10	5	4	6	8	7	11	9	1	10	0	10	10	11	6	12	1	12	7	12	11	13	6	13	8	13	10	13	10	13	10	13	10	
5	3	11	5	5	6	9	7	11	9	0	9	11	10	8	11	4	11	10	12	3	12	7	13	2	13	4	13	5	13	5	13	5	13	5	
6	4	0	5	5	6	9	7	11	8	11	9	10	10	6	11	2	11	7	12	0	12	4	12	10	12	11	13	0	13	1	13	0	13	0	
7	4	1	5	6	6	9	7	11	8	10	9	8	10	4	10	11	11	4	11	9	12	0	12	5	12	7	12	7	12	8	12	7	12	6	
8	4	1	5	6	6	9	7	10	8	9	9	6	10	2	10	11	11	1	11	7	11	11	12	4	12	5	12	6	12	7	12	6	12	1	
9	4	1	5	6	6	8	7	9	8	7	9	4	9	11	10	5	10	9	11	1	11	4	11	8	11	11	11	10	11	10	11	9	11	8	
10	4	2	5	5	6	7	7	7	8	5	9	1	9	8	10	1	10	6	10	9	10	11	11	4	11	4	11	5	11	5	11	4	11	3	
11	4	1	5	5	6	6	7	5	8	3	8	10	9	5	9	10	10	2	10	5	10	7	10	11	11	0	11	0	10	11	10	11	10	10	
12	4	1	5	4	6	4	7	3	8	0	8	7	9	1	9	8	9	10	10	1	10	3	10	6	10	7	10	7	10	7	10	6	10	5	
13	4	0	5	3	6	3	7	1	7	9	8	4	8	10	9	3	9	6	9	8	9	10	10	2	10	2	10	2	10	2	10	1	10	0	
14	4	0	5	1	6	1	6	11	7	7	8	1	8	7	8	11	9	2	9	4	9	6	9	9	9	9	9	9	9	9	9	8	9	7	
15	3	11	5	0	5	11	6	8	7	4	7	10	8	3	8	7	8	10	9	0	9	1	9	4	9	5	9	4	9	4	9	3	9	2	
1	3	10	4	10	5	9	6	6	7	1	7	7	7	11	8	3	8	6	8	8	8	9	9	0	9	0	9	0	8	11	8	11	8	10	
2	3	9	4	9	5	7	6	3	6	10	7	3	7	8	7	11	8	2	8	3	8	5	8	7	8	7	8	7	8	7	8	6	8	5	
3	3	8	4	7	5	4	6	0	6	7	7	0	7	4	7	7	7	10	7	11	8	0	8	3	8	3	8	3	8	2	8	1	8	0	
4	3	7	4	5	5	2	5	10	6	4	6	9	7	1	7	1	7	7	7	6	7	7	7	8	7	10	7	11	7	10	7	10	7	9	
5	3	6	4	3	5	0	5	7	6	1	6	5	6	9	7	0	7	2	7	3	7	4	7	6	7	6	7	6	7	6	7	5	7	3	
3	3	3	4	1	4	9	5	4	5	10	6	2	6	5	6	8	6	10	6	11	7	0	7	2	7	2	7	2	7	1	7	0	6	11	
2	3	2	3	11	4	7	5	1	5	7	5	11	6	2	6	4	6	6	6	7	6	8	6	10	6	10	6	10	6	9	6	8	6	7	
1	3	0	3	9	4	5	4	11	5	4	5	7	5	10	6	1	6	2	6	4	6	6	6	6	6	6	6	6	6	5	6	4	6	3	
0	2	11	3	7	4	2	4	8	5	1	5	4	5	7	5	9	5	11	6	0	6	1	6	2	6	2	6	2	6	1	6	0	5	11	
11	2	9	3	5	4	0	4	5	4	10	5	1	5	4	5	6	5	7	5	8	5	9	5	11	5	11	5	10	5	9	5	8	5	7	
10	2	8	3	3	3	10	4	3	4	7	4	10	5	0	5	3	5	4	5	5	5	6	5	7	5	7	5	6	5	5	5	4	5	3	

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of Policy will be Extended without further Payment of Premiums on 20-Premiums Life Policies, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.		17 Yrs.		18 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	2	9	5	1	7	8	10	6	13	7	16	10	20	2	23	2	25	11	28	4	30	4	32	2	34	11	36	6	38	2	40	2
22	2	10	5	2	7	9	10	8	13	9	17	0	20	2	23	1	25	8	27	11	29	10	31	7	34	3	35	9	37	5	39	4
23	2	11	5	3	7	11	10	10	13	11	17	1	20	2	22	11	25	5	27	6	29	4	31	0	33	7	35	0	36	7	38	6
24	2	11	5	5	8	1	10	11	14	0	17	2	20	1	22	9	25	1	27	1	28	10	30	5	32	10	34	3	35	10	37	8
25	3	0	5	6	8	2	11	1	14	2	17	2	20	0	22	6	24	9	26	7	28	4	29	10	32	2	33	6	35	0	36	10
26	3	1	5	7	8	4	11	3	14	3	17	2	19	11	22	3	24	4	26	2	27	9	29	2	31	5	32	9	34	3	36	0
27	3	2	5	8	8	5	11	4	14	3	17	2	19	9	22	0	23	11	25	8	27	2	28	6	30	8	32	0	33	5	35	2
28	3	3	5	10	8	6	11	5	14	4	17	1	19	6	21	8	23	6	25	2	26	7	27	10	29	11	31	3	32	7	34	4
29	3	4	5	11	8	7	11	6	14	4	16	11	19	3	21	4	23	1	24	7	26	0	27	3	29	3	30	5	31	10	33	6
30	3	5	6	0	8	9	11	6	14	3	16	9	19	0	20	11	22	7	24	1	25	4	26	7	28	6	29	8	31	0	32	8
31	3	6	6	1	8	9	11	7	14	2	16	7	18	8	20	6	22	1	23	6	24	9	25	10	27	9	28	10	30	2	31	5
32	3	6	6	2	8	10	11	7	14	1	16	4	18	4	20	1	21	7	22	11	24	1	25	2	27	0	28	1	29	4	30	11
33	3	7	6	2	8	11	11	6	13	11	16	2	18	0	19	8	21	1	22	4	23	5	24	6	26	3	27	4	28	6	30	1
34	3	8	6	3	8	11	11	5	13	9	15	10	17	8	19	2	20	6	21	9	22	10	23	10	25	6	26	6	27	9	29	3
35	3	8	6	3	8	11	11	4	13	7	15	7	17	3	18	8	20	0	21	1	22	2	23	1	24	8	25	9	26	11	28	4
36	3	9	6	4	8	10	11	3	13	4	15	3	16	10	18	3	19	5	20	6	21	6	22	5	23	11	24	11	26	1	27	6
37	3	9	6	4	8	10	11	1	13	1	14	10	16	5	17	8	18	10	19	11	20	10	21	8	23	2	24	2	25	3	26	8
38	3	10	6	4	8	9	10	11	12	10	14	6	15	11	17	2	18	3	19	3	20	2	21	0	22	5	23	4	24	5	25	10
39	3	10	6	3	8	7	10	8	12	6	14	1	15	6	16	8	17	8	18	7	19	6	20	3	21	8	22	7	23	8	25	0
40	3	10	6	3	8	6	10	6	12	3	13	8	15	0	16	1	17	1	18	0	18	10	19	7	20	11	21	9	22	10	24	1
41	3	10	6	2	8	4	10	3	11	10	13	3	14	6	15	7	16	6	17	4	18	1	18	10	20	2	21	0	22	0	23	11
42	3	10	6	1	8	2	9	11	11	6	12	10	14	0	15	0	15	11	16	9	17	5	18	2	19	5	20	3	21	2	22	9
43	3	9	6	0	7	11	9	8	11	2	12	5	13	6	14	6	15	4	16	1	16	9	17	5	18	8	19	5	20	5	21	7
44	3	9	5	10	7	9	9	4	10	9	12	0	13	0	13	11	14	9	15	5	16	1	16	9	17	11	18	8	19	7	20	9
45	3	8	5	9	7	6	9	1	10	5	11	6	12	6	13	4	14	1	14	10	15	5	16	1	17	2	17	11	18	10	19	11
46	3	7	5	7	7	3	8	9	10	0	11	1	12	0	12	10	13	6	14	2	14	9	15	5	16	5	17	2	18	0	19	2
47	3	6	5	5	7	0	8	5	9	7	10	7	11	6	12	3	12	11	13	6	14	1	14	8	15	9	16	5	17	3	18	4
48	3	5	5	2	6	9	8	1	9	2	10	2	11	0	11	8	12	4	12	11	13	6	14	0	15	0	15	8	16	6	17	6
49	3	4	5	0	6	6	7	9	8	9	9	8	10	6	11	2	11	9	12	4	12	10	13	4	14	4	14	11	15	9	16	9
50	3	2	4	10	6	2	7	5	8	5	9	3	10	0	10	7	11	2	11	8	12	2	12	9	13	7	14	3	14	11	15	11
51	3	1	4	7	5	11	7	0	8	0	8	9	9	6	10	1	10	7	11	1	11	7	12	1	12	11	13	6	14	3	15	2
52	3	0	4	5	5	8	6	8	7	7	8	4	9	0	9	7	10	1	10	6	11	0	11	5	12	3	12	10	13	6	14	5
53	2	10	4	3	5	5	6	4	7	2	7	11	8	6	9	1	9	6	10	0	10	5	10	10	11	7	12	2	12	9	13	8
54	2	8	4	0	5	1	6	0	6	10	7	6	8	1	8	7	9	0	9	5	9	10	10	3	11	0	11	6	12	1	12	11
55	2	7	3	10	4	10	5	9	6	5	7	1	7	7	8	1	8	6	8	11	9	3	9	8	10	4	10	10	11	5	12	2
56	2	5	3	7	4	7	5	5	6	1	6	8	7	2	7	7	8	0	8	4	8	9	9	1	9	9	10	2	10	9	11	6
57	2	4	3	5	4	4	5	1	5	9	6	3	6	9	7	2	7	6	7	10	8	3	8	7	9	2	9	7	10	1	10	9
58	2	2	3	3	4	1	4	9	5	5	5	11	6	4	6	9	7	1	7	5	7	9	8	0	8	7	8	11	9	5	10	1
59	2	1	3	0	3	10	4	6	5	1	5	6	5	11	6	4	6	7	6	11	7	3	7	6	8	0	8	4	8	10	9	5
60	1	11	2	10	3	7	4	3	4	9	5	2	5	7	5	11	6	2	6	6	6	9	7	0	7	6	7	10	8	2	8	8

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if Insured is living, provided Premiums have been fully Paid in Cash for

3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.		19 Yrs.	
Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
2	3	16	0	$36	15	0	$116	14	0	$193	13	0	$268	12	0	$339	11	0	$407	10	0	$472	5	$771	1	$958
2	1	16	0	33	15	0	114	14	0	191	13	0	265	12	0	337	11	0	405	10	0	470	5	770	1	958
1	10	16	0	29	15	0	111	14	0	189	13	0	263	12	0	335	11	0	403	10	0	469	5	770	1	958
1	8	16	0	26	15	0	108	14	0	186	13	0	261	12	0	333	11	0	401	10	0	467	5	769	1	957
1	5	16	0	22	15	0	104	14	0	183	13	0	258	12	0	330	11	0	399	10	0	465	5	768	1	957
1	2	16	0	18	15	0	100	14	0	179	13	0	255	12	0	328	11	0	397	10	0	463	5	768	1	957
0	11	16	0	14	15	0	96	14	0	176	13	0	252	12	0	325	11	0	395	10	0	461	5	767	1	957
0	8	16	0	9	15	0	92	14	0	172	13	0	248	12	0	322	11	0	392	10	0	459	5	766	1	957
0	6	16	0	3	15	0	87	14	0	167	13	0	244	12	0	318	11	0	389	10	0	456	5	765	1	957
0	2	15	9	....	15	0	81	14	0	163	13	0	240	12	0	314	11	0	385	10	0	453	5	764	1	957
9	11	15	3	....	15	0	75	14	0	157	13	0	235	12	0	310	11	0	382	10	0	450	5	763	1	957
9	8	14	9	....	15	0	68	14	0	151	13	0	230	12	0	305	11	0	377	10	0	447	5	762	1	956
9	5	14	3	....	15	0	61	14	0	144	13	0	224	12	0	300	11	0	373	10	0	443	5	760	1	956
9	2	13	9	....	15	0	52	14	0	136	13	0	217	12	0	294	11	0	367	10	0	438	5	759	1	956
8	10	13	3	....	15	0	42	14	0	127	13	0	209	12	0	287	11	0	362	10	0	433	5	757	1	956
8	7	12	9	....	15	0	31	14	0	118	13	0	200	12	0	279	11	0	355	10	0	427	5	755	1	955
8	3	12	4	....	15	0	19	14	0	107	13	0	190	12	0	271	11	0	347	10	0	421	5	752	1	955
8	0	11	10	....	15	0	5	14	0	94	13	0	179	12	0	261	11	0	339	10	0	413	5	750	1	955
7	8	11	4	....	14	6	....	14	0	80	13	0	167	12	0	250	11	0	330	10	0	405	5	747	1	954
7	5	10	10	....	13	10	....	14	0	64	13	0	153	12	0	238	11	0	319	10	0	396	5	744	1	954
7	1	10	4	....	12	2	....	14	0	46	13	0	137	12	0	224	11	0	307	10	0	386	5	741	1	954
6	9	9	10	....	12	6	....	14	0	26	13	0	119	12	0	208	11	0	293	10	0	374	5	737	1	953
6	5	9	4	....	11	10	....	14	0	3	13	0	99	12	0	190	11	0	278	10	0	361	5	732	1	952
6	2	8	10	....	11	3	....	13	3	....	13	0	76	12	0	170	11	0	260	10	0	346	5	727	1	952
5	10	8	5	....	10	8	....	12	7	....	13	0	49	12	0	147	11	0	241	10	0	329	5	722	1	951
5	6	7	11	....	10	6	....	11	10	....	13	0	19	12	0	121	11	0	218	10	0	310	5	715	1	950
5	3	7	6	....	9	6	....	11	2	....	12	8	....	12	0	92	11	0	193	10	0	288	5	708	1	949
4	11	7	1	....	8	11	....	10	6	....	11	11	....	12	0	57	11	0	163	10	0	263	5	700	1	948
4	7	6	8	....	8	4	....	9	10	....	11	2	....	12	0	18	11	0	130	10	0	235	5	691	1	947
4	4	6	3	....	7	10	....	9	3	....	10	5	....	11	6	....	11	0	91	10	0	203	5	681	1	946
4	1	5	10	....	7	4	....	8	8	....	9	9	....	10	9	....	11	0	47	10	0	165	5	669	1	944
3	10	5	6	....	6	11	....	8	1	....	9	2	....	10	1	....	10	11	....	10	0	122	5	656	1	943
3	7	5	1	....	6	5	....	7	7	....	8	7	....	9	5	....	10	2	....	10	0	73	5	641	1	941
3	4	4	9	....	6	0	....	7	1	....	8	0	....	8	9	....	9	6	....	10	0	16	5	624	1	939
3	1	4	5	....	5	7	....	6	7	....	7	5	....	8	2	....	8	10	....	9	5	....	5	605	1	937
2	11	4	2	....	5	2	....	6	1	....	6	11	....	7	7	....	8	2	....	8	9	....	5	583	1	935
2	8	3	10	....	4	10	....	5	8	....	6	5	....	7	1	....	7	7	....	8	2	....	5	559	1	932
2	6	3	7	....	4	6	....	5	3	....	5	11	....	6	6	....	7	1	....	7	7	....	5	531	1	929
2	4	3	4	....	4	2	....	4	11	....	5	6	....	6	1	....	6	6	....	7	0	....	5	498	1	926
2	2	3	1	....	3	11	....	4	7	....	5	1	....	5	7	....	6	1	....	6	6	....	5	460	1	922

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further payment of Premiums, on Participating Ordinary Life Policies, provided Premiums have been fully Paid in Cash.

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Y
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
20	2	156	3	114	4	87	5	75	6	77	7	93	8	120	9	155	14	228	18
21	2	186	3	154	4	138	5	136	6	149	7	173	8	209	9	249	14	290	18
22	2	216	3	195	4	189	5	199	6	220	7	254	8	296	9	340	14	337	18
23	2	246	3	236	4	242	5	260	6	292	7	334	9	16	10	65	15	5	17
24	2	277	3	279	4	295	5	323	6	364	8	48	9	100	10	150	15	22	17
25	2	309	3	321	4	348	6	22	7	71	8	125	9	181	10	230	15	25	17
26	2	342	4	0	5	37	6	85	7	141	8	200	9	256	10	302	15	14	17
27	3	10	4	44	5	91	6	148	7	209	8	271	9	327	11	1	15	13	17
28	3	43	4	88	5	144	6	208	7	274	8	338	10	26	11	54	15	5	16
29	3	77	4	132	5	197	6	266	7	336	9	35	10	81	11	96	14	347	16
30	3	112	4	176	5	248	6	323	8	29	9	90	10	127	11	126	14	312	16
31	3	146	4	219	5	296	7	11	8	83	9	137	10	161	11	143	14	264	15
32	3	178	4	259	5	344	7	61	8	130	9	175	10	185	11	148	14	204	15
33	3	210	4	298	6	23	7	105	8	170	9	203	10	196	11	141	14	135	15
34	3	242	4	336	6	64	7	145	8	201	9	219	10	195	11	122	14	56	14
35	3	271	5	8	6	102	7	177	8	221	9	224	10	182	11	92	13	334	14
36	3	300	5	40	6	133	7	201	8	232	9	219	10	159	11	52	13	238	14
37	3	327	5	69	6	159	7	217	8	232	9	202	10	124	11	2	13	136	13
38	3	351	5	94	6	177	7	222	8	223	9	175	10	80	10	306	13	29	13
39	4	8	5	113	6	187	7	219	8	202	9	138	10	27	10	256	12	280	12
40	4	26	5	127	6	189	7	206	8	173	9	93	9	331	10	196	12	162	12
41	4	40	5	133	6	183	7	184	8	136	9	39	9	268	10	134	12	39	12
42	4	49	5	132	6	168	7	154	8	89	8	342	9	207	10	64	11	272	11
43	4	52	5	124	6	145	7	115	8	35	8	273	9	140	9	353	11	149	11
44	4	49	5	108	6	114	7	69	7	339	8	208	9	71	9	269	11	13	10
45	4	39	5	85	6	77	7	17	7	272	8	135	8	361	9	179	10	249	10
46	4	24	5	56	6	33	6	323	7	199	8	65	8	279	9	86	10	114	10
47	4	4	5	21	5	348	6	259	7	131	7	357	8	192	8	353	9	344	9
48	3	342	4	346	5	293	6	190	7	43	7	279	8	102	8	251	9	200	9
49	3	311	4	300	5	234	6	118	6	344	7	196	8	8	8	147	9	74	8
50	3	277	4	251	5	172	6	46	6	271	7	111	7	276	8	40	8	305	8
51	3	240	4	200	5	107	5	331	6	193	7	23	7	177	7	298	8	174	8
52	3	200	4	146	5	40	5	265	6	115	6	298	7	78	7	189	8	43	7
53	3	158	4	90	4	337	5	193	6	35	6	206	6	342	7	81	7	282	7
54	3	114	4	38	4	266	5	116	5	318	6	114	6	240	6	337	7	159	7
55	3	70	3	340	4	200	5	45	5	235	6	21	6	139	6	229	7	37	6
56	3	24	3	281	4	136	4	339	5	151	5	293	6	39	6	123	6	285	6
57	2	343	3	221	4	64	4	265	5	68	5	201	5	304	6	17	6	171	6
58	2	296	3	163	3	360	4	191	4	349	5	109	5	206	5	280	6	58	5
59	2	250	3	106	3	303	4	118	4	266	5	18	5	110	5	181	5	314	5
60	2	208	3	49	3	240	4	45	4	184	4	294	5	15	5	83	5	209	5
61	2	157	2	353	3	178	3	337	4	104	4	208	4	290	4	354	5	103	4
62	2	112	2	297	3	112	3	266	4	25	4	125	4	204	4	266	4	362	4
63	2	67	2	251	3	51	3	197	3	314	4	43	4	121	4	181	4	265	4
64	2	24	2	202	2	356	3	129	3	241	3	331	4	40	4	98	4	169	3
65	1	345	2	150	2	299	3	64	3	172	3	259	3	328	4	16	4	73	3

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy
be Extended without further Payment of Premiums on Participating
Premiums Life Policies, provided Premiums have been fully Paid in
for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
5	320	8	81	10	284	13	169	16	98	19	44	21	324	24	321	34	289	40	335
5	347	8	116	10	325	13	209	16	131	19	55	21	320	24	266	34	50	40	40
6	9	8	151	10	364	13	245	16	155	19	53	21	301	24	197	33	173	39	110
6	36	8	184	11	35	13	276	16	171	19	40	21	271	24	115	32	292	38	178
6	63	8	216	11	67	13	302	16	178	19	14	21	225	24	21	32	43	37	244
6	87	8	246	11	95	13	320	16	176	18	340	21	166	23	278	31	156	36	308
6	111	8	273	11	118	13	332	16	162	18	288	21	93	23	160	30	266	36	6
6	133	8	297	11	137	13	336	16	137	18	238	21	8	23	32	30	7	35	72
6	154	8	317	11	150	13	331	16	101	18	174	20	275	22	259	29	113	34	136
6	172	8	333	11	157	13	317	16	52	18	108	20	166	22	111	28	216	33	198
6	189	8	346	11	158	13	293	15	358	18	31	20	47	21	322	27	316	32	260
6	202	8	355	11	151	13	257	15	287	17	307	19	284	21	158	27	50	31	320
6	213	8	358	11	135	13	212	15	206	17	207	19	146	20	354	26	148	31	14
6	220	8	355	11	111	13	156	15	120	17	97	19	1	20	176	25	245	30	78
6	224	8	346	11	78	13	90	15	18	16	344	18	212	19	360	24	340	29	141
6	224	8	332	11	36	13	15	14	290	16	216	18	52	19	172	24	70	28	202
6	219	8	309	10	349	12	295	14	182	16	80	17	251	18	346	23	165	27	283
6	210	8	278	10	287	12	202	14	74	15	303	17	79	18	150	22	259	26	328
6	196	8	239	10	216	12	101	13	322	15	153	16	268	17	316	21	353	26	19
6	176	8	193	10	138	11	358	13	197	15	0	16	88	17	113	21	84	25	86
6	150	8	138	10	52	11	242	13	67	14	204	15	269	16	273	20	180	24	152
6	117	8	77	9	324	11	129	12	296	14	41	15	82	16	67	19	276	23	217
6	78	8	8	9	224	10	362	12	154	13	239	14	258	15	224	19	7	22	282
6	32	7	297	9	118	10	247	12	10	13	69	14	67	15	15	18	108	21	347
5	345	7	216	9	9	10	117	11	224	12	261	13	239	14	169	17	209	21	53
5	288	7	129	8	259	9	357	11	72	12	86	13	45	13	325	16	310	20	128
5	225	7	39	8	142	9	226	10	282	11	275	12	216	13	115	16	51	19	201
5	158	6	310	8	24	9	94	10	126	11	99	12	23	12	271	15	160	18	275
5	87	6	212	7	266	8	324	9	335	10	287	11	194	12	64	14	270	17	349
5	15	6	113	7	153	8	188	9	177	10	112	11	3	11	223	14	18	17	67
4	305	6	14	7	24	8	52	9	21	9	302	10	178	11	20	13	139	16	153
4	228	5	278	6	282	7	282	8	230	9	130	9	356	10	186	12	262	15	239
4	152	5	178	6	165	7	147	8	77	8	325	9	172	9	355	12	23	14	325
4	76	5	79	6	50	7	15	7	290	8	159	8	357	9	164	11	158	14	53
4	0	4	347	5	307	6	248	7	142	7	360	8	181	8	341	10	295	13	153
3	290	4	251	5	196	6	120	6	362	7	201	8	9	8	160	10	74	12	251
3	216	4	160	5	89	5	360	6	221	7	46	7	208	7	348	9	225	11	347
3	144	4	72	4	350	5	237	6	83	6	260	7	46	7	179	9	11	11	92
3	74	3	343	4	248	5	119	5	315	6	115	6	256	7	14	8	176	10	202
3	6	3	264	4	149	5	4	5	187	5	339	6	107	6	224	7	338	9	308
2	305	3	188	4	52	4	258	5	63	5	206	5	329	6	73	7	149	9	5[illegible]
2	241	3	108	3	326	4	151	4	309	5	78	5	194	5	294	6	324	8	182
2	180	3	23	3	237	4	49	4	197	4	321	5	64	5	159	6	147	7	300
2	122	2	324	3	152	3	317	4	90	4	207	4	307	5	29	5	335	7	62
2	69	2	262	3	72	3	225	3	353	4	99	4	193	4	273	5	174	6	202

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Polic will be Extended, without further Payment of Premiums, on Participati 20-Year Endowment Policies, with amount returned at end of Period. the Insured is living, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs.			10 Yrs.			15 Yrs		19
	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.	Years.
20	14	74	16	0	$48	15	0	$125	14	0	$200	13	0	$272	12	0	$342	11	0	$409	10	0	$473	5	$760	1
21	14	11	16	0	45	15	0	123	14	0	198	13	0	271	12	0	340	11	0	407	10	0	472	5	760	1
22	13	310	16	0	43	15	0	121	14	0	196	13	0	269	12	0	338	11	0	406	10	0	470	5	759	1
23	13	243	16	0	40	15	0	118	14	0	194	13	0	266	12	0	336	11	0	404	10	0	469	5	759	1
24	13	173	16	0	36	15	0	115	14	0	191	13	0	264	12	0	334	11	0	402	10	0	467	5	758	1
25	13	98	16	0	33	15	0	112	14	0	188	13	0	261	12	0	332	11	0	400	10	0	465	5	757	1
26	13	22	16	0	29	15	0	108	14	0	185	13	0	258	12	0	329	11	0	398	10	0	463	5	756	1
27	12	306	16	0	24	15	0	104	14	0	181	13	0	255	12	0	327	11	0	395	10	0	461	5	755	1
28	12	224	16	0	20	15	0	100	14	0	177	13	0	252	12	0	323	11	0	392	10	0	458	5	754	1
29	12	137	16	0	14	15	0	95	14	0	173	13	0	248	12	0	320	11	0	389	10	0	456	5	753	1
30	12	48	16	0	8	15	0	89	14	0	168	13	0	243	12	0	316	11	0	386	10	0	453	5	752	1
31	11	320	16	0	1	15	0	83	14	0	162	13	0	238	12	0	311	11	0	382	10	0	449	5	750	1
32	11	224	15	236	...	15	0	76	14	0	156	13	0	232	12	0	306	11	0	377	10	0	445	5	749	1
33	11	124	15	68	...	15	0	68	14	0	148	13	0	226	12	0	300	11	0	372	10	0	440	5	747	1
34	11	22	14	262	...	15	0	59	14	0	140	13	0	218	12	0	294	11	0	366	10	0	435	5	744	1
35	10	279	14	89	...	15	0	49	14	0	131	13	0	210	12	0	286	11	0	359	10	0	429	5	742	1
36	10	167	13	279	...	15	0	37	14	0	120	13	0	201	12	0	278	11	0	352	10	0	423	5	739	1
37	10	52	13	102	...	15	0	25	14	0	109	13	0	190	12	0	268	11	0	343	10	0	415	5	736	1
38	9	299	12	290	...	15	0	13	14	0	97	13	0	178	12	0	257	11	0	334	10	0	407	5	733	1
39	9	178	12	112	...	14	346	....	14	0	84	13	0	167	12	0	246	11	0	323	10	0	397	5	729	1
40	9	55	11	298	...	14	113	....	14	0	70	13	0	154	12	0	235	11	0	313	10	0	387	5	724	1
41	8	295	11	120	...	13	248	....	14	0	53	13	0	140	12	0	222	11	0	302	10	0	378	5	719	1
42	8	168	10	306	...	13	21	....	14	0	35	13	0	123	12	0	208	11	0	289	10	0	367	5	714	1
43	8	41	10	125	...	12	162	....	14	0	13	13	0	104	12	0	191	11	0	275	10	0	355	5	707	1
44	7	277	9	311	...	11	308	....	13	254	....	13	0	83	12	0	172	11	0	258	10	0	341	5	700	1
45	7	147	9	135	...	11	91	....	12	364	....	13	0	58	12	0	151	11	0	240	10	0	325	5	693	1
46	7	19	8	326	...	10	245	....	12	113	....	13	0	30	12	0	127	11	0	219	10	0	307	5	687	1
47	6	256	8	155	...	10	39	....	11	235	....	12	355	....	12	0	99	11	0	195	10	0	286	5	680	1
48	6	129	7	354	...	9	202	....	11	0	....	12	88	....	12	0	67	11	0	167	10	0	263	5	672	1
49	6	6	7	191	...	9	8	....	10	136	....	11	196	....	12	0	30	11	0	136	10	0	236	5	663	1
50	5	248	7	36	...	8	183	....	9	280	....	10	312	....	11	294	....	11	0	99	10	0	205	5	652	1
51	5	130	6	246	...	8	2	....	9	68	....	10	73	....	11	32	....	11	0	57	10	0	169	5	641	1
52	5	17	6	107	...	7	191	....	8	228	....	9	209	....	10	145	....	11	0	9	10	0	129	5	628	1
53	4	271	5	324	...	7	24	....	8	33	....	8	355	....	9	270	....	10	155	....	10	0	82	5	613	1
54	4	165	5	199	...	6	227	....	7	211	....	8	145	....	9	39	....	9	271	....	10	0	28	5	596	1
55	4	64	5	68	...	6	74	....	7	34	....	7	310	....	8	186	....	9	34	....	9	233	....	5	577	1
56	3	332	4	310	...	5	293	....	6	229	....	7	120	....	7	342	....	8	175	....	8	358	....	5	555	1
57	3	239	4	202	...	5	154	....	6	68	....	6	305	....	7	145	....	7	327	....	8	132	....	5	530	1
58	3	152	4	88	...	5	23	....	5	280	....	6	134	....	6	323	....	7	127	....	7	283	....	5	502	1
59	3	69	3	347	...	4	262	....	5	136	....	5	337	....	6	147	....	6	302	....	7	81	....	5	470	1
60	2	355	3	258	...	4	144	....	4	364	....	5	185	....	5	346	....	6	125	....	6	257	....	5	432	1
61	2	281	3	165	...	4	34	....	4	236	....	5	42	....	5	191	....	5	323	....	6	79	....	5	387	1
62	2	211	3	70	...	3	294	....	4	116	....	4	274	....	5	46	....	5	169	....	5	278	....	5	333	1
63	2	146	2	356	...	3	196	....	4	3	....	4	150	....	4	277	....	5	23	....	5	124	....	5	268	1
64	2	87	2	286	...	3	105	....	3	264	....	4	35	....	4	153	....	4	255	....	4	343	....	5	188	1
65	2	28	2	217	...	3	19	....	3	168	....	3	294	....	4	37	....	4	132	....	4	213	....	5	90	1

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
8		4	47	5	104	6	178	7	268	9	5	10	117	11	232	17	163	20	157
45		4	96	5	166	6	252	7	352	9	100	10	218	11	335	17	194	20	84
82		4	146	5	228	6	326	8	73	9	193	10	315	12	70	17	209	29	0
120		4	198	5	291	7	36	8	157	9	284	11	45	12	161	17	208	19	270
159		4	249	5	355	7	111	8	240	10	6	11	134	12	245	17	191	19	166
198		4	301	6	54	7	185	8	320	10	91	11	216	12	317	17	161	19	55
238		4	352	6	118	7	257	9	83	10	170	11	289	13	13	17	117	18	300
278		5	40	6	181	7	327	9	108	10	243	11	354	13	61	17	61	18	173
317		5	92	6	242	8	29	9	177	10	307	12	41	13	95	16	359	18	41
358		5	144	6	300	8	93	9	240	10	363	12	81	13	115	16	281	17	268
33		5	193	6	357	8	153	9	296	11	43	12	108	13	122	16	193	17	125
72		5	241	7	47	8	208	9	344	11	75	12	121	13	115	16	96	16	343
110		5	287	7	97	8	255	10	16	11	96	12	122	13	95	15	358	16	192
147		5	331	7	143	8	295	10	43	11	104	12	111	13	64	15	246	16	38
183		6	7	7	182	8	326	10	57	11	100	12	87	13	21	15	128	15	245
216		6	43	7	215	8	346	10	61	11	84	12	52	12	332	15	6	15	86
247		6	75	7	239	8	356	10	53	11	58	12	7	12	268	14	242	14	290
274		6	101	7	255	8	356	10	35	11	21	11	316	12	196	14	109	14	127
298		6	120	7	261	8	346	10	6	10	338	11	251	12	115	13	338	13	328
318		6	132	7	256	8	326	9	332	10	281	11	178	12	28	13	197	13	166
332		6	135	7	246	8	296	9	284	10	216	11	98	11	298	13	54	13	1
340		6	130	7	235	8	257	9	228	10	144	11	11	11	197	12	273	12	204
341		6	117	7	195	8	209	9	164	10	64	10	281	11	91	12	126	12	41
335		6	96	7	157	8	154	9	92	9	344	10	182	10	346	11	342	11	247
322		6	68	7	111	8	92	9	16	9	251	10	79	10	231	11	193	11	88
302		6	32	7	59	8	24	8	297	9	155	9	336	10	113	11	42	10	296
276		5	355	7	0	7	314	8	208	9	55	9	224	9	357	10	258	10	142
244		5	306	6	301	7	235	8	116	8	316	9	110	9	234	10	109	9	352
207		5	253	6	232	7	152	8	21	8	209	8	359	9	109	9	326	9	204
167		5	196	6	159	7	66	7	288	8	100	8	241	8	349	9	181	9	55
123		5	136	6	85	6	343	7	187	7	356	8	123	8	224	9	37	8	276
76		5	73	6	8	6	253	7	87	7	245	8	4	8	98	8	262	8	134
27		5	9	5	294	6	162	6	350	7	134	7	251	7	338	8	125	7	358
341		4	307	5	214	6	70	6	248	7	24	7	133	7	215	7	354	7	220
288		4	239	5	133	5	343	6	146	6	279	7	16	7	93	7	226	7	82
234		4	171	5	52	5	251	6	45	6	170	6	266	6	338	7	98	6	312
180		4	102	4	336	5	159	5	309	6	62	6	153	6	221	6	338	6	184
126		4	34	4	255	5	69	5	210	5	321	6	41	6	107	6	219	6	53
72		3	331	4	175	4	344	5	113	5	217	5	298	5	360	6	100	5	293
18		3	268	4	96	4	256	5	16	5	116	5	195	5	255	5	347	5	173
329		3	196	4	19	4	169	4	288	5	18	5	93	5	152	5	236	5	47
275		3	130	3	307	4	84	4	126	4	289	4	360	5	52	5	126	4	293
223		3	65	3	233	4	2	4	111	4	199	4	269	4	322	5	13	4	176
171		3	2	3	161	3	288	4	27	4	113	4	180	4	231	4	278	4	48
121		2	306	3	91	3	214	3	313	4	29	4	95	4	143	4	179	3	295
72		2	247	3	23	3	142	3	239	3	315	4	10	4	56	4	78	3	182
24		2	190	2	326	3	74	3	168	3	242	3	299	3	337	3	343	3	60
344		2	137	2	268	3	9	3	160	3	171	3	224	3	260	3	253	2	314

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will Extended without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yr
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
20	7	89	9	345	13	10	16	117	19	265	23	15	26	13	28	228	37	104	44
21	7	72	10	21	13	55	16	157	19	286	22	355	25	300	28	102	36	198	43
22	7	104	10	61	13	97	16	190	19	291	22	317	25	211	27	352	35	290	42
23	7	135	10	98	13	134	16	216	19	286	22	264	25	109	27	186	35	14	41
24	7	166	10	134	13	167	16	233	19	268	22	199	24	362	27	31	34	102	41
25	7	194	10	167	13	195	16	241	19	238	22	121	24	238	26	233	33	188	40
26	7	221	10	195	13	215	16	239	19	194	22	31	24	104	26	62	32	272	39
27	7	247	10	219	13	229	16	226	19	138	21	295	23	327	25	248	31	353	38
28	7	269	10	240	13	236	16	200	19	70	21	182	23	175	25	64	31	70	37
29	7	289	10	255	13	233	16	163	18	355	21	59	23	16	24	237	30	151	36
30	7	307	10	265	13	222	16	115	18	263	20	293	22	213	24	41	29	229	35
31	7	320	10	269	13	201	16	55	18	161	20	152	22	40	23	203	28	307	34
32	7	330	10	266	13	169	15	349	18	50	20	4	21	223	22	362	28	18	33
33	7	336	10	255	13	127	15	267	17	294	19	212	21	88	22	150	27	96	32
34	7	338	10	238	13	75	15	175	17	164	19	50	20	211	21	300	26	173	31
35	7	334	10	212	13	14	15	75	17	28	18	246	20	16	21	81	25	249	31
36	7	325	10	176	12	306	14	330	16	247	18	71	19	180	20	225	24	325	30
37	7	309	10	131	12	224	14	212	16	97	17	257	18	342	20	1	24	36	29
38	7	288	10	78	12	135	14	87	15	306	17	73	18	135	19	139	23	115	28
39	7	259	10	16	12	38	13	321	15	144	16	251	17	291	18	277	22	193	27
40	7	223	9	311	11	297	13	182	14	343	16	60	17	79	18	48	21	272	26
41	7	180	9	234	11	186	13	41	14	172	15	252	16	231	17	183	20	350	25
42	7	129	9	149	11	68	12	258	14	0	15	87	16	17	16	317	20	68	24
43	7	72	9	59	10	311	12	106	13	188	14	204	15	167	16	87	19	152	23
44	7	9	8	328	10	183	11	317	13	11	14	7	14	317	15	221	18	237	23
45	6	304	8	225	10	52	11	159	12	195	13	172	14	101	14	356	17	323	22
46	6	229	8	119	9	282	11	0	12	15	12	338	13	251	14	128	17	49	21
47	6	149	8	10	9	145	10	204	11	198	12	139	13	87	13	266	16	143	20
48	6	67	7	262	9	7	10	43	11	18	11	307	12	190	13	41	15	239	19
49	5	346	7	148	8	232	9	247	10	202	11	110	11	345	12	184	14	337	18
50	5	258	7	33	8	93	9	86	10	24	10	282	11	137	11	329	14	78	17
51	5	169	6	282	7	319	8	293	9	213	10	91	10	298	11	115	13	188	17
52	5	80	6	167	7	182	8	186	9	40	9	268	10	98	10	289	12	300	16
53	4	357	6	53	7	47	7	347	8	235	9	84	9	267	10	63	12	54	16
54	4	268	5	306	6	279	7	196	8	69	8	269	9	76	9	228	11	180	14
55	4	180	5	195	6	148	7	49	7	271	8	94	8	255	9	32	10	308	13
56	4	94	5	87	6	21	6	269	7	113	7	287	8	74	8	209	10	80	12
57	4	11	4	347	5	262	6	130	6	325	7	124	7	265	8	26	9	223	12
58	3	293	4	244	5	142	5	360	6	177	6	330	7	98	7	217	9	1	11
59	3	213	4	145	5	26	5	229	6	33	6	178	6	301	7	47	8	160	10
60	3	137	4	50	4	278	5	104	5	262	6	30	6	148	6	252	7	318	9
61	3	63	3	322	4	171	4	347	5	131	5	257	5	364	6	98	7	121	9
62	2	356	3	233	4	68	4	233	5	5	5	124	5	227	5	315	6	293	8
63	2	287	3	149	3	334	4	124	4	253	4	362	5	94	5	178	6	110	7
64	2	222	3	68	3	241	4	20	4	143	4	247	4	333	5	44	5	298	7
65	2	160	2	356	3	153	3	289	4	38	4	136	4	218	4	286	5	132	6
66	2	101	2	284	3	71	3	200	3	307	4	31	4	108	4	169	4	332	5
67	2	45	2	218	2	360	3	117	3	218	3	301	4	2	4	56	4	184	5
68	1	358	2	156	2	291	3	40	3	136	3	213	3	273	3	318	4	31	4

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies with amount returned at end of Period if the Insured is living, provided Premiums have been fully paid in Cash for

3 Yrs.			4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs.			10 Yrs.			15 Yrs			19 Yrs	
Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.
7	0	$3	16	0	$81	15	0	$156	14	0	$229	13	0	$298	12	0	$366	11	0	$430	10	0	$492	5	$771	1	$957	
7	0	1	16	0	79	15	0	154	14	0	227	13	0	297	12	0	364	11	0	429	10	0	491	5	770	1	957	
6	302	..	16	0	77	15	0	152	14	0	225	13	0	295	12	0	363	11	0	428	10	0	490	5	770	1	957	
6	209	..	16	0	74	15	0	150	14	0	223	13	0	294	12	0	361	11	0	427	10	0	489	5	769	1	957	
6	112	..	16	0	72	15	0	148	14	0	221	13	0	292	12	0	360	11	0	425	10	0	488	5	769	1	957	
6	11	..	16	0	69	15	0	145	14	0	219	13	0	290	12	0	358	11	0	423	10	0	487	5	768	1	957	
5	272	..	16	0	66	15	0	142	14	0	216	13	0	287	12	0	356	11	0	422	10	0	485	5	768	1	957	
5	164	..	16	0	62	15	0	139	14	0	213	13	0	285	12	0	354	11	0	420	10	0	*483	5	767	1	957	
5	53	..	16	0	58	15	0	136	14	0	210	13	0	282	12	0	351	11	0	418	10	0	482	5	767	1	957	
4	302	..	16	0	54	15	0	132	14	0	207	13	0	279	12	0	348	11	0	415	10	0	480	5	766	1	*956	
4	184	..	16	0	49	15	0	127	14	0	203	13	0	275	12	0	345	11	0	412	10	0	477	5	765	1	*956	
4	62	..	16	0	43	15	0	122	14	0	198	13	0	271	12	0	342	11	0	409	10	0	475	5	764	1	*956	
3	301	..	16	0	36	15	0	116	14	0	193	13	0	267	12	0	338	11	0	406	10	0	471	5	763	1	956	
3	171	..	16	0	29	15	0	110	14	0	187	13	0	262	12	0	333	11	0	402	10	0	468	5	762	1	956	
3	38	..	16	0	21	15	0	102	14	0	181	13	0	256	12	0	328	11	0	398	10	0	464	5	760	1	956	
2	287	..	16	0	12	15	0	94	14	0	173	13	0	249	12	0	322	11	0	392	10	0	460	5	759	1	956	
2	126	..	16	0	1	15	0	85	14	0	165	13	0	242	12	0	316	11	0	387	10	0	455	5	757	1	956	
1	350	..	15	173	...	15	0	74	14	0	155	13	0	233	12	0	308	11	0	380	10	0	450	5	755	1	955	
1	204	..	14	324	...	15	0	62	14	0	144	13	0	224	12	0	300	11	0	373	10	0	444	5	753	1	955	
1	57	..	14	110	...	15	0	48	14	0	132	13	0	213	12	0	290	11	0	365	10	0	436	5	750	1	955	
0	274	..	13	263	...	15	0	32	14	0	118	13	0	201	12	0	280	11	0	356	10	0	428	5	748	1	955	
0	124	..	13	52	...	15	0	15	14	0	102	13	0	187	12	0	268	11	0	345	10	0	419	5	745	1	954	
0	339	..	12	208	...	14	298	....	14	0	85	13	0	171	12	0	254	11	0	333	10	0	409	5	741	1	954	
0	187	..	12	2	...	14	44	....	14	0	64	13	0	153	12	0	238	11	0	319	10	0	397	5	737	1	*953	
0	36	..	11	161	...	13	159	....	14	0	41	13	0	132	12	0	220	11	0	304	10	0	384	5	733	1	953	
8	250	..	10	325	...	12	280	....	14	0	14	13	0	109	12	0	200	11	0	286	10	0	369	5	728	1	952	
8	100	..	10	127	...	12	41	....	13	227	....	13	0	83	12	0	177	11	0	266	10	0	352	5	722	1	951	
7	316	..	9	298	...	11	172	....	12	326	....	13	0	52	12	0	150	11	0	244	10	0	333	5	715	1	*950	
7	169	..	9	108	...	10	311	....	12	67	....	13	0	17	12	0	120	11	0	217	10	0	310	5	708	1	950	
7	26	..	8	288	...	10	90	....	11	181	....	12	212	....	12	0	85	11	0	187	10	0	285	5	699	1	*948	
6	249	..	8	108	...	9	242	....	10	304	....	11	309	....	12	0	45	11	0	153	10	0	256	5	690	1	947	
6	113	..	7	299	...	9	37	....	10	71	....	11	52	....	11	356	....	11	0	113	10	0	222	5	679	1	946	
5	346	..	7	131	...	8	203	....	9	212	....	10	169	....	11	88	....	11	0	68	10	0	184	5	667	1	945	
5	218	..	6	336	...	8	14	....	8	362	....	9	297	....	10	196	....	11	0	15	10	0	139	5	653	1	943	
5	95	..	6	181	...	7	197	....	8	156	....	9	70	....	9	315	....	10	172	....	10	0	88	5	*637	1	941	
4	343	..	6	34	...	7	24	....	7	325	....	8	219	....	9	81	....	9	286	....	10	0	29	5	620	1	*939	
4	229	..	5	257	...	6	222	....	7	138	....	8	12	....	8	222	....	9	47	....	9	227	....	5	599	1	937	
4	122	..	5	123	...	6	65	....	6	325	....	7	182	....	8	10	....	8	187	....	8	351	....	5	576	1	934	
4	21	..	4	361	...	5	281	....	6	156	....	6	361	....	7	176	....	7	337	....	8	126	....	5	550	1	932	
3	288	..	4	240	...	5	139	....	5	361	....	6	186	....	6	351	....	7	137	....	7	276	....	5	521	1	928	
3	196	..	4	125	...	5	5	....	5	211	....	6	20	....	6	174	....	6	311	....	7	75	....	5	485	1	925	

*Penn Mutual $1.00 more.

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 2 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.
15	0	9	3	6	9	9	15	11	20	10	2	0	10	5	29	10	40	10	49	0	8	3	15	$145	10	$496	5	$771
16	0	9	3	7	10	1	16	3	20	10	2	1	10	7	29	8	40	2	48	2	8	2	15	144	10	495	5	771
17	0	9	3	8	10	5	16	7	20	10	2	2	10	9	29	5	39	5	47	3	8	2	15	143	10	494	5	771
18	0	10	3	10	10	8	16	10	20	9	2	2	10	11	29	2	38	8	46	4	8	1	15	141	10	494	5	771
19	0	10	3	11	11	0	17	1	20	8	2	3	11	1	28	11	38	0	45	6	8	0	15	140	10	493	5	770
20	0	11	4	1	11	4	17	3	20	7	2	4	11	3	28	7	37	3	44	7	7	11	15	138	10	492	5	770
21	0	11	4	2	11	7	17	5	20	5	2	5	11	5	28	3	36	6	43	8	7	10	15	136	10	491	5	770
22	0	11	4	4	11	11	17	6	20	2	2	6	11	6	27	10	35	9	42	9	7	10	15	134	10	490	5	769
23	1	0	4	6	12	2	17	6	19	11	2	7	11	8	27	6	35	0	41	10	7	9	15	132	10	489	5	769
24	1	0	4	7	12	5	17	6	19	8	2	7	11	9	27	1	34	3	41	0	7	8	15	129	10	488	5	768
25	1	0	4	9	12	8	17	6	19	5	2	8	11	11	26	7	33	6	40	1	7	7	15	127	10	486	5	768
26	1	1	4	11	12	10	17	5	19	1	2	9	12	0	26	2	32	8	39	2	7	6	15	124	10	485	5	767
27	1	1	5	0	13	0	17	3	18	9	2	10	12	1	25	8	31	11	38	3	7	5	15	121	10	483	5	767
28	1	2	5	2	13	1	17	1	18	5	2	11	12	1	25	2	31	2	37	4	7	3	15	117	10	481	5	766
29	1	2	5	4	13	3	16	11	18	1	3	0	12	2	24	7	30	4	36	6	7	2	15	113	10	479	5	765
30	1	2	5	6	13	3	16	9	17	8	3	1	12	2	24	1	29	7	35	7	7	1	15	108	10	477	5	764
31	1	3	5	8	13	8	16	6	17	4	3	1	12	2	23	6	28	10	34	8	7	0	15	103	10	474	5	764
32	1	3	5	10	13	3	16	3	16	11	3	2	12	2	22	11	28	0	33	9	6	10	15	97	10	471	5	763
33	1	4	6	0	13	3	15	11	16	6	3	3	12	1	22	4	27	3	32	10	6	9	15	91	10	468	5	761
34	1	4	6	2	13	2	15	8	16	1	3	4	12	0	21	9	26	5	31	11	6	7	15	83	10	464	5	760
35	1	5	6	4	13	0	15	4	15	8	3	4	11	11	21	2	25	8	31	0	6	6	15	75	10	459	5	758
36	1	5	6	5	12	10	15	0	15	2	3	5	11	9	20	7	24	10	30	2	6	4	15	65	10	455	5	757
37	1	5	6	7	12	8	14	7	14	9	3	5	11	7	20	0	24	1	29	3	6	2	15	54	10	449	5	755
38	1	6	6	8	12	6	14	3	14	4	3	6	11	5	19	4	23	3	28	4	6	0	15	42	10	443	5	752
39	1	7	6	9	12	3	13	10	13	10	3	6	11	2	18	9	22	6	27	5	5	11	15	28	10	436	5	750
40	1	8	6	9	12	0	13	6	13	5	3	6	10	11	18	1	21	8	26	7	5	9	15	12	10	428	5	747
41	1	9	6	9	11	9	13	1	13	0	3	6	10	8	17	5	20	11	25	8	5	7	14	9	10	419	5	744
42	1	10	6	9	11	6	12	8	12	6	3	7	10	5	16	10	20	2	24	9	5	5	14	1	10	408	5	741
43	1	11	6	9	11	2	12	4	12	1	3	6	10	1	16	2	19	4	23	11	5	2	13	5	10	397	5	737
44	2	0	6	8	10	11	11	11	11	8	3	6	9	9	15	7	18	7	23	0	5	0	12	9	10	384	5	732
45	2	1	6	7	10	7	11	6	11	2	3	6	9	6	14	11	17	10	22	1	4	10	12	1	10	369	5	727
46	2	1	6	6	10	3	11	1	10	9	3	5	9	2	14	4	17	1	21	3	4	7	11	6	10	352	5	721
47	2	2	6	4	9	11	10	8	10	4	3	4	8	9	13	8	16	4	20	5	4	5	10	11	10	332	5	715
48	2	2	6	3	9	7	10	3	9	11	3	3	8	5	13	1	15	7	19	6	4	3	10	4	10	310	5	707
49	2	2	6	1	9	3	9	10	9	6	3	2	8	1	12	6	14	11	18	8	4	0	9	9	10	285	5	699
50	2	2	5	11	8	11	9	5	9	1	3	1	7	9	11	10	14	2	17	10	3	10	Months	2	10	255	5	690
51	2	2	5	9	8	7	9	1	8	9	3	0	7	5	11	3	13	6	17	0	3	7	8	7	10	222	5	679
52	2	2	5	7	8	3	8	8	8	4	2	10	7	0	10	8	12	9	16	2	3	5	8	1	10	183	5	666
53	2	1	5	4	7	11	8	4	7	11	2	9	6	8	10	2	12	1	15	4	3	2	7	7	10	139	5	653
54	2	1	5	2	7	7	7	11	7	7	2	8	6	4	9	7	11	5	14	7	3	0	7	2	10	88	5	637
55	2	0	5	0	7	3	7	7	7	2	2	6	6	0	9	1	10	10	13	9	2	10	6	8	10	29	5	619
56	1	11	4	9	6	11	7	3	6	10	2	5	5	8	8	6	10	2	12	11	2	8	6	3	9	7	5	599
57	1	11	4	7	6	7	6	11	6	6	2	3	5	4	8	0	9	7	12	2	2	6	5	10	8	11	5	576
58	1	10	4	4	6	3	6	7	6	1	2	2	5	1	7	7	9	0	11	5	2	4	5	5	8	Months 4	5	550
59	1	9	4	2	5	11	6	3	5	9	2	1	4	9	7	1	8	5	10	8	2	2	5	1	7	9	5	520
60	1	8	4	0	5	8	5	11	5	5	1	11	4	6	6	8	7	10	9	10	2	1	4	9	7	2	5	485

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully Paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.		17 Yrs.		18 Yrs.		19 Yrs.		20 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
2	5	3	11	5	4	6	8	8	1	9	4	10	7	11	10	13	1	14	8	15	3	16	2	17	0	17	8	18	4	18	11	19	4	19	8
2	6	4	0	5	5	6	10	8	2	9	5	10	9	12	0	13	2	14	3	15	3	16	1	16	11	17	7	18	2	18	8	19	1	19	5
2	7	4	0	5	5	6	10	8	2	9	5	10	8	12	0	13	2	14	2	15	1	15	11	16	8	17	4	17	11	18	5	18	9	19	2
2	8	4	2	5	7	6	11	8	3	9	7	10	10	12	1	13	3	14	3	15	1	15	11	16	7	17	3	17	9	18	2	18	6	18	11
2	8	4	1	5	6	6	11	8	3	9	6	10	10	12	1	13	1	14	1	14	11	15	9	16	5	17	0	17	6	17	10	18	3	18	7
2	9	4	2	5	7	7	0	8	4	9	7	10	11	12	1	13	1	14	0	14	10	15	7	16	3	16	9	17	3	17	7	18	0	18	3
2	8	4	1	5	6	6	11	8	3	9	7	10	10	11	12	11	13	10	14	8	15	4	16	0	16	6	16	11	17	4	17	8	17	10	1
2	8	4	2	5	7	6	11	8	3	9	7	10	10	11	12	11	13	9	14	6	15	2	15	9	16	2	16	7	17	0	17	3	17	6	1
2	7	4	1	5	6	6	10	8	2	9	6	10	8	11	9	12	8	13	6	14	3	14	11	15	5	15	11	16	4	16	8	16	11	17	1
2	8	4	1	5	6	6	11	8	3	9	6	10	8	11	8	12	7	13	5	14	1	14	8	15	3	15	8	16	0	16	4	16	7	16	9
2	7	4	11	5	5	6	10	8	3	9	5	10	6	11	6	12	5	13	2	13	10	14	5	14	11	15	4	15	9	16	0	16	2	16	4
2	8	4	1	5	6	6	11	8	3	9	5	10	6	11	5	12	4	13	1	13	8	14	3	14	8	15	1	15	5	15	8	15	10	16	0
2	7	4	1	5	6	6	11	8	2	9	4	10	4	11	3	12	1	12	10	13	5	13	11	14	5	14	2	14	6	14	9	14	11	15	1
2	8	4	1	5	7	6	11	8	3	9	4	10	4	11	2	12	0	12	8	13	3	13	8	14	2	14	6	14	9	14	11	15	1	15	3
2	7	4	1	5	7	6	11	8	1	9	2	10	2	11	0	11	9	12	5	12	11	13	5	13	10	14	2	14	5	14	7	14	9	14	10
2	8	4	2	5	8	6	11	8	1	9	1	10	1	10	11	11	7	12	2	12	9	13	2	13	6	13	10	14	1	14	3	14	4	14	6
2	8	4	2	5	7	6	10	7	11	9	0	9	11	10	8	11	4	11	11	12	6	12	11	13	3	13	6	13	8	13	10	14	0	14	1
2	9	4	3	5	7	6	10	7	11	8	11	9	9	10	6	11	2	11	9	12	3	12	7	12	11	13	2	13	5	13	6	13	7	13	8
2	9	4	3	5	6	6	8	7	10	8	9	9	7	10	4	10	11	11	6	11	11	12	4	12	7	12	10	13	0	13	2	13	3	13	3
2	10	4	3	5	6	6	8	7	9	8	8	9	6	10	2	10	9	11	3	11	8	12	0	12	3	12	6	12	8	12	9	12	10	12	11
2	10	4	3	5	5	6	7	7	8	8	6	9	3	9	11	10	6	11	0	11	5	11	8	11	11	12	2	12	4	12	5	12	6	12	6
2	11	4	3	5	5	6	7	7	6	8	5	9	1	9	9	10	3	10	9	11	1	11	5	11	7	11	10	12	0	12	1	12	1	12	1
2	10	4	2	5	4	6	6	7	4	8	2	8	11	9	6	10	0	10	5	10	9	11	1	11	3	11	6	11	8	11	8	11	8	11	8
2	10	4	1	5	3	6	4	7	3	8	0	8	8	9	3	9	9	10	2	10	6	10	9	10	11	11	2	11	3	11	4	11	4	11	3
2	9	4	0	5	2	6	2	7	1	7	10	8	6	9	0	9	6	9	10	10	2	10	5	10	7	10	9	10	10	10	11	10	11	10	10
2	9	4	0	5	1	6	1	6	11	7	7	8	3	8	9	9	2	9	7	9	10	10	1	10	3	10	5	10	6	10	6	10	5	10	5
2	7	3	10	5	0	5	11	6	8	7	5	8	0	8	6	8	11	9	3	9	7	9	9	9	11	10	1	10	1	10	1	10	1	10	0
2	8	3	10	4	11	5	9	6	7	7	3	7	10	8	3	8	7	9	0	9	3	9	6	9	7	9	8	9	9	9	9	9	8	9	7
2	7	3	9	4	9	5	7	6	5	7	0	7	7	8	0	8	4	8	8	8	11	9	2	9	3	9	4	9	4	9	4	9	3	9	2
2	6	3	8	4	8	5	6	6	3	6	10	7	4	7	9	8	1	8	5	8	8	8	10	8	11	9	0	9	0	9	0	8	11	8	10
2	7	3	8	4	8	5	5	6	2	6	8	7	2	7	7	7	11	8	3	8	5	8	7	8	8	7	8	8	8	8	8	8	8	7	8
2	7	3	8	4	6	5	4	5	11	6	6	6	11	7	4	7	8	7	11	8	2	8	8	8	4	8	4	8	4	8	3	8	2	8	1
2	7	3	7	4	5	5	2	5	9	6	3	6	9	7	1	7	5	7	8	7	10	7	11	7	11	8	0	7	11	7	11	7	10	7	9
2	6	3	6	4	3	5	0	5	7	6	1	6	6	6	10	7	2	7	4	7	6	7	7	7	7	7	7	7	7	7	7	7	6	7	5
2	6	3	5	4	2	4	10	5	4	5	10	6	3	6	7	6	11	7	1	7	2	7	3	7	3	7	3	7	3	7	3	7	2	7	1
2	5	3	3	4	0	4	8	5	2	5	8	6	1	6	4	6	7	6	9	6	10	6	11	6	11	6	11	6	11	6	10	6	10	6	9
2	4	3	2	3	10	4	6	5	0	5	5	5	10	6	1	6	4	6	6	6	8	6	9	6	7	6	7	6	7	6	7	6	6	6	5
2	3	3	1	3	9	4	4	4	10	5	3	5	7	5	10	6	0	6	2	6	3	6	3	6	3	6	4	6	3	6	3	6	2	6	1
2	2	3	11	3	7	4	2	4	8	5	1	5	4	5	7	5	9	5	10	5	11	6	0	6	0	6	0	6	0	5	11	5	10	5	9
2	2	2	10	3	5	4	0	4	6	4	10	5	1	5	4	5	5	5	7	5	8	5	8	5	8	5	8	5	8	5	7	5	6	5	5
1	2	2	9	3	4	3	10	4	3	4	8	4	11	5	1	5	2	5	3	5	4	5	5	5	5	5	5	5	5	4	5	4	5	3	5
1	0	2	7	3	2	3	8	4	1	4	5	4	8	4	10	4	11	5	0	5	1	5	2	5	2	5	3	5	1	5	1	5	0	4	11
11	2	2	6	3	1	3	7	3	11	4	2	4	6	4	7	4	8	4	9	4	10	4	10	4	10	4	10	4	9	4	9	4	8	4	7
10	2	2	5	3	0	3	5	3	9	4	0	4	2	4	4	4	5	4	6	4	7	4	7	4	7	4	7	4	6	4	6	4	5	4	5
9	2	2	4	2	10	3	3	3	6	3	9	3	11	4	1	4	3	4	4	4	4	4	4	4	4	4	4	4	3	4	3	4	2	4	2
9	2	2	4	2	9	3	1	3	4	3	7	3	9	3	11	4	0	4	1	4	1	4	1	4	1	4	1	4	0	4	0	4	0	4	0

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the face of the Policy will be Extended without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.		17 Yrs.		18 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	5	5	8	6	11	7	14	7	17	9	20	8	23	3	25	9	28	1	30	1	31	10	33	6	35	2	36	9	38	3	40	0
21	5	6	8	6	11	7	14	7	17	8	20	5	23	0	25	5	27	7	29	6	31	3	32	10	34	5	35	11	37	6	39	2
22	5	7	8	7	11	7	14	7	17	7	20	3	22	9	25	0	27	2	29	0	30	8	32	2	33	9	35	2	36	8	38	4
23	5	6	8	6	11	5	14	5	17	4	19	11	22	4	24	7	26	8	28	5	30	0	31	7	33	0	34	5	35	11	37	6
24	5	7	8	6	11	5	14	6	17	2	19	8	22	0	24	2	26	2	27	10	29	5	30	10	32	4	33	8	35	1	36	8
25	5	7	8	6	11	4	14	4	16	11	19	5	21	8	23	9	25	7	27	3	28	9	30	2	31	7	32	11	34	3	35	10
26	5	5	8	4	11	2	14	0	16	7	19	0	21	4	23	3	25	1	26	8	28	1	29	6	30	10	32	1	33	5	35	0
27	5	5	8	3	11	1	13	10	16	4	18	8	20	11	22	10	24	6	26	0	27	5	28	9	30	1	31	4	32	7	34	2
28	5	5	8	2	11	0	13	8	16	1	18	4	20	5	22	4	23	11	25	5	26	9	28	1	29	4	30	6	31	9	33	4
29	5	3	8	0	10	9	13	4	15	9	18	0	20	0	21	10	23	4	24	9	26	1	27	4	28	7	29	9	30	11	32	6
30	5	3	7	11	10	8	13	2	15	6	17	8	19	7	21	4	22	9	24	2	25	5	26	8	27	10	29	0	30	2	31	8
31	5	3	7	11	10	7	13	0	15	3	17	4	19	2	20	10	22	3	23	6	24	9	25	11	27	1	28	2	29	4	30	10
32	5	1	7	10	10	5	12	8	14	11	16	11	18	9	20	3	21	8	22	11	24	1	25	3	26	4	27	4	28	6	29	0
33	5	1	7	9	10	3	12	6	14	8	16	7	18	3	19	9	21	1	22	3	23	5	24	6	25	7	26	7	27	9	29	2
34	5	1	7	9	10	1	12	3	14	4	16	2	17	10	19	3	20	6	21	8	22	9	23	10	24	10	25	9	26	11	28	4
35	5	0	7	7	9	10	12	0	14	0	15	9	17	4	18	8	19	10	21	0	22	1	23	1	24	1	25	0	26	1	27	6
36	5	0	7	6	9	8	11	9	13	8	15	4	16	9	18	1	19	3	20	4	21	5	22	5	23	4	24	3	25	4	26	8
37	5	0	7	4	9	6	11	6	13	4	14	11	16	4	17	7	18	8	19	8	20	9	21	8	22	7	23	5	24	6	25	10
38	5	0	7	3	9	4	11	3	13	0	14	6	15	10	17	0	18	1	19	1	20	1	20	11	21	10	22	8	23	9	25	0
39	5	0	7	2	9	2	11	0	12	8	14	1	15	5	16	6	17	6	18	6	19	5	20	3	21	1	21	11	22	11	24	2
40	4	11	7	0	8	11	10	8	12	3	13	8	14	10	15	11	16	11	17	10	18	9	19	7	20	4	21	2	22	1	23	5
41	4	10	6	10	8	9	10	5	11	11	13	3	14	4	15	5	16	4	17	3	18	1	18	10	19	7	20	5	21	4	22	7
42	4	9	6	8	8	6	10	1	11	6	12	9	13	10	14	10	15	9	16	7	17	5	18	2	18	10	19	7	20	7	21	9
43	4	7	6	6	8	2	9	9	11	2	12	4	13	4	14	3	15	2	16	0	16	9	17	5	18	1	18	10	19	9	20	11
44	4	6	6	4	8	0	9	5	10	9	11	10	12	10	13	9	14	7	15	4	16	1	16	8	17	4	18	1	19	0	20	12
45	4	4	6	2	7	8	9	0	10	4	11	4	12	4	13	2	14	0	14	9	15	5	16	0	16	8	17	5	18	3	19	4
46	4	3	5	11	7	5	8	9	9	11	10	11	11	10	12	8	13	5	14	1	14	9	15	4	15	11	16	8	17	6	18	7
47	4	2	5	9	7	2	8	5	9	6	10	5	11	4	12	1	12	10	13	6	14	1	14	8	15	3	15	11	16	9	17	10
48	4	0	5	7	6	11	8	1	9	1	10	0	10	10	11	7	12	4	12	11	13	6	14	0	14	7	15	3	16	0	17	0
49	3	11	5	4	6	9	7	9	8	8	9	7	10	4	11	1	11	9	12	4	12	10	13	4	13	11	14	6	15	4	16	3
50	3	9	5	2	6	5	7	5	8	4	9	2	9	11	10	7	11	3	11	9	12	3	12	8	13	3	13	10	14	7	15	7
51	3	8	5	0	6	1	7	1	7	11	8	9	9	5	10	1	10	8	11	2	11	7	12	1	12	7	13	2	13	10	14	2
52	3	6	4	9	5	10	6	9	7	7	8	4	9	0	9	7	10	2	10	7	11	0	11	5	11	11	12	6	13	2	14	3
53	3	5	4	7	5	7	6	5	7	2	7	11	8	7	9	2	9	7	10	0	10	5	10	10	11	3	11	10	12	6	13	2
54	3	3	4	4	5	3	6	1	6	10	7	6	8	2	8	8	9	1	9	6	9	10	10	3	10	8	11	2	11	10	12	5
55	3	2	4	2	5	0	5	9	6	6	7	2	7	8	8	2	8	7	8	11	9	3	9	8	10	1	10	7	11	2	11	6

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully Paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.		17 Yrs.		18 Yrs.		19 Yrs.		20 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
2	5	3	11	5	4	6	8	8	1	9	4	10	7	11	10	13	1	14	3	15	3	16	2	17	0	17	8	18	4	18	11	19	4	19	8
2	6	4	0	5	5	6	10	8	2	9	5	10	9	12	0	13	2	14	3	15	3	16	1	16	11	17	7	18	2	18	8	19	1	19	5
2	6	4	0	5	5	6	10	8	2	9	5	10	8	12	0	13	2	14	2	15	1	15	11	16	8	17	4	17	11	18	5	18	9	19	2
2	8	4	2	5	7	6	11	8	3	9	7	10	10	12	1	13	3	14	2	15	1	15	11	16	7	17	3	17	9	18	2	18	6	18	11
2	8	4	1	5	6	6	11	8	3	9	6	10	10	12	1	13	1	14	1	14	11	15	9	16	5	17	0	17	6	17	10	18	3	18	7
2	9	4	2	5	7	7	0	8	4	9	7	10	11	12	1	13	1	14	0	14	10	15	7	16	3	16	9	17	3	17	7	18	0	18	3
2	8	4	1	5	6	6	11	8	3	9	7	10	10	11	12	11	13	10	14	8	15	4	16	0	16	6	16	11	17	4	17	8	17	8	17
2	8	4	2	5	7	6	11	8	3	9	7	10	10	11	11	12	11	13	9	14	6	15	2	15	9	16	2	16	7	17	0	17	3	17	6
2	7	4	1	5	6	6	10	8	2	9	6	10	8	11	9	12	8	13	6	14	3	14	11	15	5	15	11	16	4	16	8	16	11	17	1
2	8	4	1	5	6	6	11	8	3	9	6	10	8	11	8	12	7	13	5	14	1	14	8	15	3	15	8	16	0	16	4	16	7	16	9
2	7	4	11	5	5	6	10	8	3	9	5	10	6	11	6	12	5	13	2	13	10	14	5	14	11	15	4	15	9	16	0	16	2	16	4
2	8	4	1	5	6	6	11	8	3	9	5	10	6	11	5	12	4	13	1	13	8	14	3	14	8	15	1	15	5	15	8	15	10	16	0
2	7	4	1	5	6	6	11	8	2	9	4	10	4	11	3	12	1	12	10	13	5	13	11	14	5	14	9	15	1	15	4	15	6	15	7
2	8	4	1	5	7	6	8	8	2	9	4	10	4	11	2	12	0	12	8	13	3	13	8	14	2	14	8	14	11	15	1	15	3	15	3
2	7	4	1	5	7	6	11	8	1	9	2	10	2	11	0	11	9	12	5	12	11	13	5	13	10	14	2	14	5	14	7	14	9	14	10
2	8	4	2	5	8	6	11	8	1	9	1	10	1	10	11	11	7	12	2	12	9	13	2	13	6	13	10	14	1	14	3	14	4	14	6
2	8	4	2	5	7	6	10	7	11	9	0	9	11	10	8	11	4	11	11	12	6	12	11	13	3	13	8	13	8	13	10	14	0	14	1
2	9	4	3	5	7	6	10	7	11	8	11	9	9	10	6	11	2	11	9	12	3	12	7	12	11	13	2	13	5	13	6	13	7	13	8
2	9	4	3	5	6	6	8	7	10	8	9	9	7	10	4	10	11	11	6	11	11	12	4	12	7	12	10	13	0	13	2	13	3	13	3
2	10	4	3	5	6	6	8	7	9	8	8	9	6	10	2	10	9	11	3	11	8	12	0	12	3	12	6	12	8	12	9	12	10	12	11
2	10	4	3	5	5	6	7	7	8	8	6	9	3	9	11	10	6	11	0	11	5	11	8	11	11	12	2	12	5	12	6	12	6	12	6
2	11	4	3	5	5	6	7	7	6	8	5	9	1	9	9	10	3	10	9	11	1	11	5	11	7	11	10	12	0	12	1	12	1	12	1
2	10	4	2	5	4	6	6	7	4	8	2	8	11	9	6	10	0	10	5	10	9	11	1	11	3	11	6	11	8	11	8	11	8	11	8
2	10	4	1	5	3	6	4	7	3	8	0	8	8	9	3	9	9	10	2	10	6	10	9	10	11	11	2	11	3	11	4	11	4	11	3
2	9	4	0	5	2	6	2	7	1	7	10	8	6	9	0	9	6	9	10	10	2	10	5	10	7	10	9	10	10	10	11	10	11	10	10
2	9	4	0	5	1	6	1	6	11	7	7	8	5	8	9	9	2	9	7	9	10	10	1	10	3	10	5	10	6	10	6	10	5	10	5
2	7	3	10	5	0	5	11	6	8	7	5	8	0	8	6	8	11	9	3	9	7	9	9	9	11	10	1	10	1	10	1	10	1	10	0
2	8	3	10	4	11	5	9	6	7	7	3	7	10	8	3	8	7	9	0	9	3	9	6	9	7	9	8	9	9	9	9	9	9	8	9
2	7	3	9	4	9	5	7	6	5	7	0	7	7	8	0	8	4	8	8	8	11	9	2	9	3	9	4	9	4	9	4	9	3	9	2
2	6	3	8	4	8	5	6	6	3	6	10	7	4	7	8	8	1	8	5	8	8	8	10	8	11	9	0	9	0	8	11	8	10	8	9
2	7	3	8	4	8	5	5	6	2	6	8	7	2	7	7	7	11	8	3	8	5	8	7	8	7	8	8	8	8	8	8	8	7	8	6
2	7	3	8	4	6	5	4	5	11	6	6	6	11	7	4	7	8	7	11	8	2	8	3	8	4	8	4	8	4	8	3	8	2	8	1
2	7	3	7	4	5	5	2	5	9	6	3	6	9	7	1	7	5	7	8	7	10	7	11	7	11	8	0	7	11	7	11	7	10	7	9
2	8	3	6	4	3	5	0	5	7	6	1	6	6	6	10	7	2	7	4	7	6	7	7	7	7	7	7	7	7	7	7	7	6	7	5
2	6	3	5	4	2	4	10	5	4	5	10	6	3	6	7	6	11	7	1	7	2	7	3	7	3	7	3	7	3	7	2	7	2	7	1
2	5	3	3	4	0	4	8	5	2	5	8	6	1	6	4	6	7	6	9	6	10	6	11	6	11	6	11	6	11	6	10	6	10	6	9
2	4	3	2	3	10	4	6	5	0	5	5	5	10	6	1	6	4	6	5	6	6	6	7	6	7	6	7	6	7	6	7	6	6	6	5
2	3	3	1	3	9	4	4	4	10	5	3	5	7	5	10	6	0	6	2	6	3	6	3	6	3	6	4	6	3	6	3	6	2	6	1
2	3	2	11	3	7	4	2	4	8	5	1	5	4	5	7	5	9	5	10	5	11	6	0	6	0	6	0	6	0	5	11	5	10	5	9
2	2	2	10	3	5	4	0	4	6	4	10	5	1	5	4	5	5	5	7	5	8	5	8	5	8	5	8	5	8	5	8	5	7	5	6
2	1	2	9	3	4	3	10	4	3	4	8	4	11	5	1	5	2	5	3	5	4	5	5	5	5	5	5	5	4	5	4	5	3	5	1
2	0	2	7	3	2	3	8	4	1	4	5	4	8	4	10	4	11	5	0	5	1	5	2	5	2	5	1	5	1	5	0	4	11	4	10
1	11	2	6	3	1	3	7	3	11	4	2	4	5	4	7	4	8	4	9	4	10	4	10	4	10	4	10	4	9	4	9	4	8	4	7
1	10	2	5	3	0	3	5	3	9	4	0	4	2	4	4	4	5	4	6	4	6	4	7	4	7	4	7	4	6	4	6	4	5	4	5
1	9	2	4	2	10	3	3	3	8	3	9	3	11	4	1	4	3	4	4	4	4	4	4	4	4	4	4	4	3	4	3	4	2	4	2
1	9	2	4	2	9	3	1	3	4	3	7	3	9	3	11	4	0	4	1	4	1	4	1	4	1	4	0	4	0	4	0	4	0	4	0

Extended Insurance on $1,000 Nonparticipating Policies

Age at Issue.	Ordinary Life at end of 3 Yrs.		Ordinary Life at end of 5 Yrs.		Ordinary Life at end of 10 Yrs.		Ordinary Life at end of 15 Yrs.		Ordinary Life at end of 20 Yrs.		20-Premiums Life at end of 3 Yrs.		20-Premiums Life at end of 5 Yrs.		20-Premiums Life at end of 10 Yrs.		20-Premiums Life at end of 15 Yrs.		20-Premiums Life at end of 19 Yrs.		20-Year Endowment at end of 3 Yrs.		20-Year Endowment at end of 5 Yrs.		20-Year Endowment at end of 10 Yrs.		20-Year Endowment at end of 15 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.
21	1	2	3	2	9	2	15	5	19	9	3	5	8	6	24	1	34	5	42	9	13	3	15	$126	10	$480	5	$766
22	1	3	3	4	9	5	15	7	19	7	3	6	8	7	23	11	33	9	41	11	13	0	15	123	10	478	5	763
23	1	4	3	6	9	9	15	9	19	5	3	7	8	9	23	8	33	1	41	0	12	9	15	120	10	477	5	764
24	1	5	3	8	10	1	15	10	19	3	3	8	8	11	23	6	32	5	40	2	12	7	15	117	10	475	5	763
25	1	7	3	10	10	5	16	0	19	0	3	10	9	1	23	3	31	9	39	3	12	5	15	115	10	474	5	763
26	1	8	4	0	10	8	16	1	18	9	3	11	9	3	23	0	31	1	38	5	12	2	15	112	10	473	5	763
27	1	9	4	2	10	11	16	0	18	5	4	0	9	4	22	8	30	4	37	6	11	11	15	108	10	471	5	762
28	1	10	4	4	11	2	15	11	18	2	4	1	9	5	22	4	29	7	36	7	11	8	15	104	10	468	5	762
29	1	11	4	6	11	4	15	10	17	10	4	2	9	6	21	11	28	11	35	9	11	5	15	99	10	467	5	761
30	2	1	4	10	11	7	15	9	17	5	4	3	9	7	21	8	28	3	34	10	11	3	15	94	10	465	5	761
31	2	2	5	0	11	8	15	7	17	1	4	4	9	8	21	2	27	6	33	11	11	0	15	88	10	462	5	760
32	2	3	5	1	11	9	15	5	16	9	4	5	9	9	20	9	26	9	33	1	10	8	15	82	10	458	5	758
33	2	4	5	3	11	9	15	2	16	4	4	5	9	9	20	3	26	0	32	2	10	5	15	75	10	454	5	757
34	2	5	5	5	11	9	14	11	15	11	4	6	9	9	19	9	25	3	31	4	10	2	15	67	10	449	5	755
35	2	7	5	7	11	9	14	8	15	6	4	7	9	10	19	4	24	7	30	5	9	11	15	58	10	445	5	754
36	2	8	5	9	11	8	14	5	15	1	4	8	9	9	18	10	23	10	29	6	9	7	15	48	10	440	5	753
37	2	9	5	10	11	7	14	1	14	8	4	8	9	8	18	3	23	1	28	8	9	3	15	36	10	434	5	751
38	2	10	5	11	11	5	13	8	14	3	4	8	9	6	17	9	22	4	27	9	8	11	15	22	10	427	5	748
39	2	11	5	11	11	3	13	4	13	9	4	8	9	5	17	2	21	7	26	11	8	7	15	6	10	419	5	743
40	3	0	6	0	11	1	13	0	13	4	4	9	9	4	16	8	20	10	26	0	8	4	14	7	10	411	5	739
41	3	1	6	1	10	11	12	8	12	11	4	9	9	1	16	1	20	1	25	2	8	0	13	11	10	401	5	740
42	3	5	6	1	10	8	12	4	12	6	4	8	8	11	15	6	19	4	24	3	7	7	13	2	10	390	5	736
43	3	2	6	0	10	5	11	11	12	0	4	7	8	8	14	11	18	7	23	5	7	3	12	6	10	377	5	731
44	3	2	5	11	10	1	11	6	11	7	4	6	8	5	14	4	17	10	22	6	6	11	11	10	10	363	5	726
45	3	3	5	11	9	10	11	2	11	2	4	6	8	2	13	10	17	2	21	8	6	7	11	3	10	348	5	720
46	3	3	5	10	9	7	10	9	10	9	4	5	8	11	13	3	16	5	20	10	6	3	10	8	10	330	5	713
47	3	2	5	8	9	3	10	4	10	4	4	3	7	7	12	8	15	9	20	0	5	11	10	1	10	308	5	706
48	3	2	5	7	8	11	10	0	9	11	4	1	7	4	12	1	15	0	19	2	5	7	9	6	10	283	5	700
49	3	1	5	5	8	8	9	7	9	6	4	0	7	0	11	6	14	4	18	4	5	3	8	11	10	256	5	690
50	3	0	5	3	8	4	9	2	9	1	3	10	6	8	11	0	13	7	17	6	4	11	8	4	10	224	5	680
51	2	11	5	1	8	0	8	9	8	9	3	8	6	5	10	5	12	11	16	8	4	7	7	10	10	187	5	669
52	2	10	4	11	7	8	8	5	8	4	3	6	6	1	9	10	12	3	15	11	4	4	7	4	10	145	5	656
53	2	9	4	9	7	4	8	0	7	11	3	4	5	10	9	4	11	7	15	1	4	1	6	10	10	97	5	641
54	2	8	4	7	7	0	7	8	7	7	3	2	5	6	8	10	11	0	14	3	3	9	6	5	10	42	5	624
55	2	7	4	4	6	8	7	4	7	2	3	0	5	2	8	4	10	4	13	6	3	6	6	0	9	95	5	601
56	2	5	4	2	6	5	7	0	6	10	2	10	4	11	7	10	9	9	12	9	3	3	5	7	9	15	5	583
57	2	4	4	0	6	1	6	8	6	6	2	8	4	8	7	5	9	2	11	11	3	1	5	2	8	55	5	568
58	2	3	3	10	5	9	6	4	6	1	2	7	4	4	6	11	8	7	11	2	2	10	4	10	7	95	5	551
59	2	2	3	8	5	6	6	0	5	9	2	5	4	1	6	6	8	0	10	5	2	8	4	6	7	25	5	499
60	2	0	3	5	5	3	5	8	5	5	2	3	3	10	6	1	7	6	9	8	2	5	4	2	6	85	5	461

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if Insured is living, provided Premiums have been fully Paid in Cash for

3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.		19 Yrs.	
Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
14	1	16	0	$51	15	0	$129	14	0	$205	13	0	$277	12	0	$348	11	0	$415	10	0	$479	5	$762	1	$948
13	9	16	0	47	15	0	125	14	0	201	13	0	274	12	0	345	11	0	412	10	0	477	5	761	1	948
13	5	16	0	43	15	0	121	14	0	198	13	0	272	12	0	342	11	0	410	10	0	475	5	761	1	948
13	1	16	0	38	15	0	117	14	0	194	13	0	269	12	0	340	11	0	408	10	0	474	5	760	1	948
12	9	16	0	34	15	0	113	14	0	191	13	0	265	12	0	337	11	0	406	10	0	471	5	759	1	948
12	4	16	0	28	15	0	108	14	0	186	13	0	262	12	0	334	11	0	403	10	0	469	5	758	1	947
12	0	16	0	22	15	0	104	14	0	181	13	0	257	12	0	330	11	0	399	10	0	466	5	758	1	947
11	7	16	0	14	15	0	96	14	0	176	13	0	252	12	0	325	11	0	396	10	0	462	5	756	1	947
11	2	16	0	6	15	0	89	14	0	169	13	0	246	12	0	320	11	0	391	10	0	459	5	755	1	947
10	10	15	11	....	15	0	81	14	0	162	13	0	240	12	0	315	11	0	387	10	0	455	5	753	1	947
10	6	15	4	....	15	0	73	14	0	155	13	0	234	12	0	310	11	0	382	10	0	451	5	752	1	946
10	2	14	9	....	15	0	65	14	0	148	13	0	227	12	0	304	11	0	377	10	0	446	5	750	1	946
9	11	14	2	....	15	0	55	14	0	139	13	0	220	12	0	297	11	0	371	10	0	441	5	748	1	946
9	7	13	8	....	15	0	45	14	0	130	13	0	212	12	0	290	11	0	365	10	0	436	5	746	1	946
9	3	13	2	....	15	0	34	14	0	121	13	0	204	12	0	283	11	0	358	10	0	431	5	745	1	945
8	11	12	7	....	15	0	22	14	0	110	13	0	194	12	0	274	11	0	351	10	0	425	5	742	1	945
8	7	12	1	....	15	0	8	14	0	98	13	0	183	12	0	265	11	0	343	10	0	418	5	740	1	945
8	3	11	7	....	14	9	....	14	0	85	13	0	172	12	0	255	11	0	334	10	0	410	5	737	1	945
7	11	11	2	....	14	1	....	14	0	70	13	0	159	12	0	244	11	0	325	10	0	402	5	735	1	944
7	8	10	8	....	13	6	....	14	0	54	13	0	145	12	0	232	11	0	314	10	0	393	5	731	1	943
7	4	10	3	....	12	10	....	14	0	37	13	0	130	12	0	218	11	0	303	10	0	383	5	728	1	943
7	0	9	9	....	12	3	....	14	0	17	13	0	112	12	0	203	11	0	290	10	0	372	5	724	1	943
6	8	9	4	....	11	8	....	13	10	....	13	0	92	12	0	185	11	0	274	10	0	359	5	719	1	942
6	5	8	10	....	11	1	....	13	2	....	13	0	69	12	0	165	11	0	257	10	0	345	5	714	1	941
6	1	8	5	....	10	6	....	12	5	....	13	0	43	12	0	143	11	0	238	10	0	328	5	708	1	940
5	10	8	0	....	10	0	....	11	9	....	13	0	14	12	0	117	11	0	216	10	0	309	5	702	1	940
5	6	7	7	....	9	5	....	11	1	....	12	7	....	12	0	89	11	0	192	10	0	288	5	696	1	939
5	3	7	2	....	8	11	....	10	6	....	11	10	....	12	0	58	11	0	164	10	0	263	5	688	1	938
5	0	6	10	....	8	5	....	9	11	....	11	2	....	12	0	23	11	0	135	10	0	240	5	680	1	937
4	9	6	5	....	8	0	....	9	4	....	10	6	....	11	9	....	11	0	102	10	0	213	5	671	1	936
4	6	6	1	....	7	6	....	8	9	....	9	11	....	11	1	....	11	0	65	10	0	182	5	662	1	935
4	3	5	9	....	7	1	....	8	3	....	9	4	....	10	5	....	11	0	24	10	0	147	5	650	1	934
4	0	5	5	....	6	8	....	7	9	....	8	9	....	9	9	....	10	8	....	10	0	106	5	637	1	932
3	10	5	1	....	6	3	....	7	3	....	8	3	....	9	2	....	10	0	....	10	0	58	5	622	1	930
3	7	4	10	....	5	10	....	6	10	....	7	9	....	8	7	....	9	4	....	10	0	....	5	604	1	928
3	4	4	6	....	5	6	....	6	5	....	7	3	....	8	0	....	8	9	....	9	4	....	5	583	1	926

Extended Insurance on $1,000 Participating I

Age at Issue.	Ordinary Life at end of 3 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 3 Yrs		10 Yrs		15 Yrs		19 Yrs		20-Year Ed at end 3 Yrs		10 Yrs	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days
16	.....	.....	.....	.....	.....	.....	.....	.....	2	156	25	105	38	100	47	117	10	97	10	[illegible]
17	.....	.....	.....	.....	.....	.....	.....	.....	2	180	25	111	37	235	46	175	10	49	10	[illegible]
18	.....	.....	.....	.....	.....	.....	.....	.....	2	205	25	99	37	0	45	223	10	0	10	[illegible]
19	.....	.....	.....	.....	.....	.....	.....	.....	2	231	25	73	36	126	44	271	9	314	10	[illegible]
20	1	121	9	115	15	138	19	108	2	257	25	29	35	246	43	316	9	263	10	[illegible]
21	1	141	9	223	15	221	19	78	2	282	24	336	34	364	42	359	9	208	10	[illegible]
22	1	163	9	327	15	287	19	33	2	310	24	262	34	112	42	40	9	152	10	[illegible]
23	1	185	10	66	15	335	18	340	2	336	24	177	33	221	41	87	9	95	10	[illegible]
24	1	208	10	165	16	3	18	269	2	363	24	79	32	328	40	131	9	36	10	[illegible]
25	1	231	10	259	16	17	18	188	3	25	23	334	32	68	39	175	8	340	10	[illegible]
26	1	256	10	346	16	17	18	97	3	53	23	211	31	170	38	215	8	278	10	[illegible]
27	1	281	11	60	16	1	17	362	3	80	23	80	30	268	37	255	8	213	10	[illegible]
28	1	307	11	129	15	336	17	252	3	107	22	304	30	0	36	297	8	146	10	[illegible]
29	1	333	11	186	15	294	17	135	3	133	22	153	29	94	35	333	8	78	10	[illegible]
30	1	358	11	230	15	238	17	12	3	159	21	360	28	188	35	8	8	6	10	[illegible]
31	2	21	11	260	15	172	16	248	3	183	21	192	27	279	34	50	7	354	10	[illegible]
32	2	49	11	278	15	95	16	113	3	206	21	20	27	3	33	92	7	298	10	[illegible]
33	2	77	11	282	15	10	15	339	3	228	20	205	26	93	32	134	7	242	10	[illegible]
34	2	103	11	273	14	281	15	195	3	248	20	20	25	182	31	175	7	181	10	[illegible]
35	2	131	11	252	14	178	15	47	3	266	19	194	24	270	30	216	7	120	10	[illegible]
36	2	157	11	219	14	70	14	261	3	281	19	0	23	355	29	256	7	54	10	[illegible]
37	2	183	11	175	13	320	14	108	3	295	18	166	23	79	28	294	6	351	10	[illegible]
38	2	207	11	122	13	200	13	318	3	306	17	329	22	167	27	335	6	283	10	[illegible]
39	2	231	11	60	13	74	13	162	3	314	17	123	21	255	27	11	6	211	10	[illegible]
40	2	253	10	354	12	310	13	3	3	318	16	281	20	342	26	57	6	135	10	[illegible]
41	2	272	10	275	12	177	12	212	3	318	16	71	20	67	25	104	6	58	10	[illegible]
42	2	288	10	190	12	41	12	53	3	314	15	225	19	159	24	151	5	343	10	[illegible]
43	2	300	10	98	11	267	11	262	3	303	15	13	18	250	23	197	5	260	10	[illegible]
44	2	308	10	1	11	127	11	106	3	287	14	165	17	342	22	244	5	175	10	[illegible]
45	2	311	9	264	10	349	10	315	3	264	13	317	17	74	21	292	5	89	10	[illegible]
46	2	309	9	158	10	207	10	164	3	238	13	105	16	174	20	341	5	1	10	[illegible]
47	2	300	9	49	10	64	10	11	3	206	12	259	15	274	20	29	4	278	10	[illegible]
48	2	289	8	303	9	286	9	230	3	170	12	50	15	11	19	88	4	190	10	[illegible]
49	2	277	8	189	9	145	9	83	3	131	11	207	14	122	18	150	4	103	10	[illegible]
50	2	258	8	75	9	4	8	304	3	10	11	2	13	234	17	210	4	18	10	[illegible]
51	2	237	7	325	8	233	8	165	3	46	10	167	12	348	16	272	3	300	10	[illegible]
52	2	214	7	210	8	98	8	24	3	1	9	334	12	108	15	335	3	218	10	[illegible]
53	2	188	7	95	7	331	7	255	2	320	9	142	11	235	15	42	3	140	10	[illegible]
54	2	161	6	346	7	204	7	121	2	273	8	319	11	0	14	121	3	65	10	[illegible]
55	2	132	6	234	7	78	6	351	2	226	8	137	10	142	13	199	2	359	9	[illegible]
56	2	102	6	123	6	321	6	225	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	2	71	6	13	6	204	6	98	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	2	39	5	273	6	89	5	336	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	2	7	5	171	5	340	5	224	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	1	340	5	71	5	232	5	100	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

EXTENDED INSURANCE.

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Life

e Length of Time the Insurance for the Face of the Policy will nded without further Payment of Premiums, on Ordinary Life tional Investment or Dividend Investment Policies, provided Premiums have been Fully Paid in Cash for

19 Yrs.		Yrs.	5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years	Days	Years	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
7 117	10																	
6 175	10																	
5 223	10																	
271	9	145	3	155	4	205	5	274	6	357	8	92	9	202	15	293	19	209
		173	3	205	4	268	5	348	7	81	8	191	9	307	15	361	19	163
316	9	202	3	257	4	332	6	61	7	169	8	288	10	44	16	46	19	105
359	9	238	3	309	5	33	6	139	7	257	9	17	10	144	16	80	19	34
40	9	277	3	362	5	100	6	217	7	342	9	110	10	240	16	98	18	317
87	9																	
31	9	319	4	51	5	167	6	292	8	63	9	200	10	330	16	100	18	225
		360	4	107	5	233	7	4	8	146	9	286	11	46	16	87	18	125
75	8	38	4	162	5	299	7	79	8	226	10	0	11	120	16	60	18	16
15	8	81	4	217	5	364	7	152	8	301	10	73	11	182	16	21	17	264
5	8	125	4	272	6	62	7	221	9	7	10	137	11	232	15	334	17	141
7	8																	
3	8	168	4	326	6	124	7	288	9	71	10	192	11	270	15	270	17	12
		210	5	12	6	184	7	348	9	127	10	235	11	294	15	196	16	242
		252	5	63	6	240	8	38	9	173	10	266	11	305	15	113	16	103
8	61	293	5	113	6	292	8	86	9	210	10	285	11	304	15	21	15	325
7	354	332	5	160	6	338	8	126	9	234	10	290	11	290	14	287	15	177
7	29																	
7	24																	
7	151	4	5	201	7	14	8	156	9	248	10	284	11	264	14	180	15	27
		4	42	5	240	7	47	8	175	9	249	10	266	11	227	14	67	14	239
7	12	4	75	5	273	7	71	8	184	9	241	10	238	11	180	13	313	14	83
7	34	4	106	5	301	7	87	8	183	9	221	10	199	11	123	13	190	13	292
6	35	4	132	5	320	7	93	8	172	9	190	10	151	11	58	13	62	13	133
5	25																	
5	211	4	154	5	332	7	90	8	151	9	151	10	94	10	350	12	296	12	340
		4	170	5	337	7	77	8	120	9	102	10	29	10	268	12	161	12	182
135		4	179	5	332	7	56	8	81	9	46	9	320	10	180	12	24	12	22
58		4	181	5	318	7	26	8	34	8	347	9	241	10	87	11	249	11	231
343		4	175	5	298	6	353	7	344	8	276	9	155	9	355	11	108	11	74
260																			
175		4	164	5	270	6	307	7	281	8	198	9	64	9	251	10	330	10	285
		4	146	5	235	6	255	7	213	8	116	8	334	9	144	10	187	10	133
		4	122	5	194	6	198	7	140	8	30	8	235	9	35	10	43	9	346
99		4	92	5	147	6	135	7	64	7	304	8	133	8	288	9	266	9	200
1		4	59	5	97	6	69	6	349	7	210	8	29	8	174	9	124	9	53
5																			
		4	22	5	44	6	1	6	265	7	115	7	289	8	60	8	349	8	276
		3	347	4	352	5	293	6	180	7	19	7	182	7	310	8	213	8	137
		3	303	4	292	5	219	6	93	6	287	7	75	7	195	8	78	7	362
		3	258	4	231	5	144	6	6	6	188	6	333	7	81	7	311	7	229
		3	211	4	168	5	68	5	283	6	90	6	227	6	333	7	185	7	96
	155	3	162	4	105	4	357	5	195	5	358	6	121	6	220	7	59	6	328
	123	3	113	4	41	4	279	5	107	5	260	6	16	6	109	6	303	6	202
	90	3	64	3	342	4	203	5	20	5	164	5	278	6	0	6	187	6	75
	56	3	14	3	277	4	126	4	298	5	69	5	177	5	260	6	71	5	315
	23	2	329	3	213	4	50	4	213	4	341	5	78	5	158	5	324	5	199
	354	2	278	3	150	3	341	4	129	4	251	4	346	5	58	5	217	5	80
	319	2	229	3	87	3	267	4	47	4	163	4	265	4	328	5	109	4	337

Extended Insurance on $1,000 Participating Policies

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs		10 Yrs		15 Yrs		20 Yrs		3 Yrs		10 Yrs		15 Yrs		19 Yrs		3 Yrs		10		15 Yrs		19	
	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End't	Years	Pure End't	Years	Pure
16	.....	.....	.....	.....	.....	.....	.....	.....	2	156	25	105	38	100	47	117	10	97	10	$473	5	$764	1	$
17	.....	.....	.....	.....	.....	.....	.....	.....	2	180	25	111	37	235	46	175	10	49	10	472	5	764	1	
18	.....	.....	.....	.....	.....	.....	.....	.....	2	205	25	99	37	0	45	223	10	0	10	472	5	764	1	
19	.....	.....	.....	.....	.....	.....	.....	.....	2	231	25	73	36	126	44	271	9	314	10	471	5	764	1	
20	1	121	9	115	15	138	19	108	2	257	25	29	35	246	43	316	9	263	10	470	5	763	1	
21	1	141	9	223	15	221	19	78	2	282	24	336	34	364	42	359	9	208	10	469	5	763	1	
22	1	163	9	327	15	287	19	33	2	310	24	262	34	112	42	40	9	152	10	468	5	762	1	
23	1	185	10	66	15	335	18	340	2	336	24	177	33	221	41	87	9	95	10	466	5	762	1	
24	1	208	10	165	16	3	18	269	2	363	24	79	32	328	40	131	9	36	10	465	5	762	1	
25	1	231	10	259	16	17	18	188	3	25	23	334	32	68	39	175	8	340	10	464	5	761	1	
26	1	256	10	346	16	17	18	97	3	53	23	211	31	170	38	215	8	278	10	462	5	760	1	
27	1	281	11	60	16	1	17	362	3	80	23	80	30	268	37	255	8	213	10	460	5	760	1	
28	1	307	11	129	15	336	17	252	3	107	22	304	30	0	36	297	8	146	10	458	5	759	1	
29	1	333	11	186	15	294	17	135	3	133	22	153	29	94	35	333	8	78	10	456	5	758	1	
30	1	358	11	230	15	238	17	12	3	159	21	360	28	188	35	8	8	6	10	454	5	757	1	
31	2	21	11	260	15	172	16	248	3	183	21	192	27	279	34	50	7	354	10	451	5	756	1	
32	2	49	11	278	15	95	16	113	3	206	21	20	27	3	33	92	7	298	10	447	5	755	1	
33	2	77	11	282	15	10	15	339	3	228	20	205	26	93	32	134	7	242	10	444	5	754	1	
34	2	103	11	273	14	281	15	195	3	248	20	20	25	182	31	175	7	181	10	440	5	752	1	
35	2	131	11	252	14	178	15	47	3	266	19	194	24	270	30	216	7	120	10	435	5	751	1	
36	2	157	11	219	14	70	14	261	3	281	19	0	23	355	29	256	7	54	10	430	5	749	1	
37	2	183	11	175	13	320	14	108	3	295	18	166	23	79	28	294	6	351	10	424	5	747	1	
38	2	207	11	122	13	200	13	318	3	306	17	329	22	167	27	335	6	283	10	417	5	745	1	
39	2	231	11	60	13	74	13	162	3	314	17	123	21	255	27	11	6	211	10	410	5	742	1	
40	2	253	10	354	12	310	13	3	3	318	16	281	20	342	26	57	6	135	10	401	5	739	1	
41	2	272	10	275	12	177	12	212	3	318	16	71	20	67	25	104	6	58	10	391	5	736	1	
42	2	288	10	190	12	41	12	53	3	314	15	225	19	159	24	151	5	343	10	380	5	732	1	
43	2	300	10	98	11	267	11	262	3	303	15	13	18	250	23	197	5	260	10	368	5	728	1	
44	2	308	10	1	11	127	11	106	3	287	14	165	17	342	22	244	5	175	10	354	5	723	1	
45	2	311	9	264	10	349	10	315	3	264	13	317	17	74	21	292	5	89	10	338	5	717	1	
46	2	309	9	158	10	207	10	164	3	238	13	105	16	174	20	341	5	1	10	319	5	711	1	
47	2	300	9	49	10	64	10	11	3	206	12	259	15	274	20	29	4	278	10	298	5	704	1	
48	2	289	8	303	9	286	9	230	3	170	12	50	15	11	19	88	4	190	10	274	5	696	1	
49	2	277	8	189	9	145	9	83	3	131	11	207	14	122	18	150	4	103	10	247	5	688	1	
50	2	258	8	75	9	4	8	304	3	10	11	2	13	234	17	210	4	18	10	215	5	677	1	
51	2	237	7	325	8	233	8	165	3	46	10	167	12	348	16	272	3	300	10	179	5	666	1	
52	2	214	7	210	8	98	8	24	3	1	9	334	12	108	15	335	3	218	10	138	5	653	1	
53	2	188	7	95	7	331	7	255	2	320	9	142	11	235	15	42	3	140	10	90	5	638	1	
54	2	161	6	346	7	204	7	121	2	273	8	319	11	0	14	121	3	65	10	35	5	621	1	
																				Days				
55	2	132	6	234	7	78	6	351	2	226	8	137	10	142	13	199	2	359	9	255	5	602	1	
56	2	102	6	123	6	321	6	225	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	2	71	6	13	6	204	6	98	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	2	39	5	273	6	89	5	336	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	2	7	5	171	5	340	5	224	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	1	340	5	71	5	232	5	100	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

EXTENDED INSURANCE.

howing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on Ordinary Life Optional Investment or Dividend Investment Policies, provided Premiums have been Fully Paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	206	2	145	3	155	4	205	5	274	6	357	8	92	9	202	15	293	19	209
1	224	2	173	3	205	4	268	5	348	7	81	8	191	9	307	15	361	19	163
1	244	2	202	3	257	4	332	6	61	7	169	8	288	10	44	16	46	19	105
1	264	2	238	3	309	5	33	6	139	7	257	9	17	10	144	16	80	19	34
1	283	2	277	3	362	5	100	6	217	7	342	9	110	10	240	16	98	18	317
1	304	2	319	4	51	5	167	6	292	8	63	9	200	10	330	16	100	18	225
1	325	2	360	4	107	5	233	7	4	8	146	9	286	11	46	16	87	18	125
1	346	3	38	4	162	5	299	7	79	8	226	10	0	11	120	16	60	18	16
2	3	3	81	4	217	5	364	7	152	8	301	10	73	11	182	16	21	17	264
2	25	3	125	4	272	6	62	7	221	9	7	10	137	11	232	15	334	17	141
2	46	3	168	4	326	6	124	7	288	9	71	10	192	11	270	15	270	17	12
2	69	3	210	5	12	6	184	7	348	9	127	10	235	11	294	15	196	16	242
2	91	3	252	5	63	6	240	8	38	9	173	10	266	11	305	15	113	16	103
2	113	3	293	5	113	6	292	8	86	9	210	10	285	11	304	15	21	15	325
2	143	3	332	5	160	6	338	8	126	9	234	10	290	11	290	14	287	15	177
2	171	4	5	5	201	7	14	8	156	9	248	10	284	11	264	14	180	15	27
2	200	4	42	5	240	7	47	8	175	9	249	10	266	11	227	14	67	14	239
2	226	4	75	5	273	7	71	8	184	9	241	10	238	11	180	13	313	14	83
2	253	4	106	5	301	7	87	8	183	9	221	10	199	11	123	13	190	13	292
2	277	4	132	5	320	7	93	8	172	9	190	10	151	11	58	13	62	13	133
2	300	4	154	5	332	7	90	8	151	9	151	10	94	10	350	12	296	12	340
2	318	4	170	5	337	7	77	8	120	9	102	10	29	10	268	12	161	12	182
2	335	4	179	5	332	7	56	8	81	9	46	9	320	10	180	12	24	12	22
2	347	4	181	5	318	7	26	8	34	8	347	9	241	10	87	11	249	11	231
2	353	4	175	5	298	6	353	7	344	8	276	9	155	9	355	11	108	11	74
2	355	4	164	5	270	6	307	7	281	8	198	9	64	9	251	10	330	10	285
2	351	4	146	5	235	6	255	7	213	8	116	8	334	9	144	10	187	10	133
2	343	4	122	5	194	6	198	7	140	8	30	8	235	9	35	10	43	9	346
2	329	4	92	5	147	6	135	7	64	7	304	8	133	8	288	9	266	9	200
2	312	4	59	5	97	6	69	6	349	7	210	8	29	8	174	9	124	9	53
2	292	4	22	5	44	6	1	6	265	7	115	7	289	8	60	8	349	8	276
2	269	3	347	4	352	5	293	6	180	7	19	7	182	7	310	8	213	8	137
2	243	3	303	4	292	5	219	6	93	6	287	7	75	7	195	8	78	7	362
2	215	3	258	4	231	5	144	6	6	6	188	6	333	7	81	7	311	7	229
2	186	3	211	4	168	5	68	5	283	6	90	6	227	6	333	7	185	7	96
2	155	3	162	4	105	4	357	5	195	5	358	6	121	6	220	7	59	6	328
2	123	3	113	4	41	4	279	5	107	5	260	6	16	6	109	6	303	6	202
2	90	3	64	3	342	4	203	5	20	5	164	5	278	6	0	6	187	6	75
2	56	3	14	3	277	4	126	4	298	5	69	5	177	5	260	6	71	5	315
2	23	2	329	3	213	4	50	4	213	4	341	5	78	5	158	5	324	5	199
1	354	2	278	3	150	3	341	4	129	4	251	4	346	5	58	5	217	5	80
1	319	2	229	3	87	3	267	4	47	4	163	4	255	4	328	5	109	4	337

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further payment of Premiums, on 20-Premiums Life Optional Investment or Dividend Investment Policies, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	3	295	6	23	9	2	12	79	15	234	19	67	22	220	25	243	35	271	42	[illegible]
21	3	313	6	61	9	49	12	129	15	278	19	87	22	194	25	163	35	16	41	[illegible]
22	3	330	6	98	9	94	12	177	15	318	19	98	22	154	25	71	34	122	41	[illegible]
23	3	346	6	134	9	139	12	219	15	349	19	94	22	101	24	333	33	227	40	[illegible]
24	3	363	6	169	9	179	12	256	16	4	19	77	22	35	24	215	32	328	39	[illegible]
25	4	14	6	203	9	216	12	289	16	15	19	47	21	319	24	89	32	62	38	178
26	4	31	6	236	9	251	12	316	16	16	19	4	21	228	23	318	31	159	37	227
27	4	45	6	267	9	280	12	333	16	5	18	312	21	123	23	172	30	253	36	[illegible]
28	4	60	6	293	9	307	12	344	15	346	18	243	21	10	23	19	29	346	35	[illegible]
29	4	73	6	321	9	327	12	348	15	311	18	162	20	251	22	221	29	73	35	[illegible]
30	4	85	6	343	9	343	12	340	15	263	18	70	20	117	22	52	28	162	34	[illegible]
31	4	96	6	362	9	352	12	322	15	204	17	333	19	341	21	241	27	251	33	[illegible]
32	4	105	7	13	9	354	12	293	15	133	17	220	19	190	21	59	26	338	32	[illegible]
33	4	111	7	26	9	348	12	253	15	53	17	99	19	33	20	236	26	59	31	[illegible]
34	4	116	7	33	9	335	12	204	14	327	16	334	18	234	20	44	25	146	30	[illegible]
35	4	119	7	36	9	313	12	143	14	226	16	196	18	64	19	211	24	232	29	[illegible]
36	4	119	7	32	9	282	12	74	14	117	16	52	17	253	19	11	23	316	28	[illegible]
37	4	116	7	23	9	240	11	359	14	1	15	265	17	73	18	170	23	37	28	[illegible]
38	4	120	7	83	9	191	11	271	13	241	15	109	16	254	17	329	22	124	27	[illegible]
39	4	119	6	349	9	133	11	175	13	110	14	312	16	67	17	118	21	211	26	[illegible]
40	4	115	6	319	9	67	11	73	12	339	14	146	15	241	16	272	20	298	25	[illegible]
41	4	107	6	281	8	359	10	329	12	197	13	342	15	48	16	59	20	21	24	[illegible]
42	4	93	6	235	8	278	10	213	12	51	13	169	14	217	15	209	19	112	23	[illegible]
43	4	73	6	183	8	190	10	92	11	266	12	359	14	21	14	360	18	204	22	[illegible]
44	4	49	6	125	8	97	9	332	11	113	12	182	13	188	14	144	17	297	22	18
45	4	18	6	60	8	0	9	203	10	322	12	4	12	355	13	294	17	27	21	79
46	3	347	5	357	7	261	9	72	10	165	11	189	12	157	13	80	16	127	20	[illegible]
47	3	307	5	283	7	156	8	304	10	7	11	10	11	325	12	232	15	228	19	[illegible]
48	3	263	5	206	7	49	8	168	9	213	10	196	11	129	12	21	14	332	18	[illegible]
49	3	217	5	126	6	304	8	33	9	55	10	19	10	300	11	178	14	76	17	[illegible]
50	3	168	5	46	6	194	7	262	8	263	9	208	10	108	10	337	13	190	17	[illegible]
51	3	117	4	329	6	84	7	128	8	108	9	35	9	284	10	135	12	306	16	[illegible]
52	3	66	4	246	5	340	6	361	7	320	8	230	9	100	9	302	12	64	15	[illegible]
53	3	15	4	164	5	232	6	230	7	170	8	63	8	283	9	110	11	193	14	[illegible]
54	2	158	4	83	5	125	6	102	7	24	7	265	8	107	8	286	10	325	13	[illegible]
55	2	274	4	3	5	21	5	342	6	245	7	107	7	300	8	104	10	100	13	[illegible]
56	2	222	3	289	4	284	5	220	6	106	6	319	7	134	7	292	9	246	12	[illegible]
57	2	171	3	212	4	185	5	101	5	336	6	169	6	337	7	122	9	29	11	[illegible]
58	2	122	3	137	4	88	4	351	5	205	6	25	6	183	6	322	8	189	10	[illegible]
59	2	73	3	65	3	360	4	240	5	80	5	251	6	34	6	166	7	348	10	[illegible]
60	2	26	2	360	3	269	4	133	4	323	5	119	5	258	6	14	7	155	9	[illegible]
61	1	346	2	291	3	183	4	31	4	208	4	357	5	123	5	238	6	327	8	[illegible]

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Optional Investment or Dividend Investment Policies, with Amount returned at End of Period if the Insured is living, provided Premiums have been fully Paid in Cash for

3 Yrs.	4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs		19 Yrs.		
	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.	Years.	Days.	Pure Endt.
47	16	0	$51	15	0	$128	14	0	$202	13	0	$273	12	0	$341	11	0	$407	10	0	$471	5	$755	1	$946	
33	16	0	48	15	0	125	14	0	200	13	0	271	12	0	340	11	0	406	10	0	470	5	755	1	946	
52	16	0	46	15	0	123	14	0	197	13	0	269	12	0	338	11	0	404	10	0	468	5	754	1	946	
67	16	0	43	15	0	120	14	0	195	13	0	267	12	0	336	11	0	403	10	0	467	5	754	1	946	
80	16	0	39	15	0	117	14	0	192	13	0	265	12	0	334	11	0	401	10	0	465	5	753	1	946	
55	16	0	36	15	0	114	14	0	189	13	0	262	12	0	332	11	0	399	10	0	464	5	752	1	946	
93	16	0	32	15	0	111	14	0	186	13	0	259	12	0	329	11	0	397	10	0	462	5	752	1	946	
55	16	0	28	15	0	107	14	0	183	13	0	256	12	0	327	11	0	394	10	0	460	5	751	1	945	
57	16	0	23	15	0	102	14	0	179	13	0	253	12	0	324	11	0	392	10	0	457	5	750	1	945	
31	16	0	18	15	0	98	14	0	175	13	0	249	12	0	320	11	0	389	10	0	455	5	749	1	945	
26	16	0	12	15	0	92	14	0	170	13	0	245	12	0	317	11	0	386	10	0	452	5	748	1	945	
19	16	0	5	15	0	87	14	0	165	13	0	240	12	0	312	11	0	382	10	0	449	5	747	1	945	
9	15	325	....	15	0	80	14	0	159	13	0	235	12	0	308	11	0	378	10	0	445	5	745	1	945	
93	15	135	....	15	0	72	14	0	152	13	0	229	12	0	303	11	0	373	10	0	442	5	744	1	945	
17	14	308	....	15	0	64	14	0	145	13	0	222	12	0	297	11	0	368	10	0	437	5	742	1	944	
28	14	114	....	15	0	55	14	0	136	13	0	215	12	0	290	11	0	362	10	0	432	5	740	1	944	
13	13	284	....	15	0	44	14	0	127	13	0	206	12	0	283	11	0	356	10	0	426	5	738	1	944	
51	13	89	....	15	0	32	14	0	116	13	0	197	12	0	274	11	0	349	10	0	420	5	736	1	943	
26	12	263	....	15	0	18	14	0	104	13	0	186	12	0	265	11	0	340	10	0	413	5	734	1	943	
94	12	66	....	15	0	3	14	0	90	13	0	174	12	0	254	11	0	331	10	0	405	5	731	1	943	
95	11	237	....	14	167	....	14	0	75	13	0	160	12	0	242	11	0	321	10	0	396	5	727	1	942	
71	11	45	....	13	285	....	14	0	57	13	0	145	12	0	229	11	0	309	10	0	386	5	724	1	942	
62	10	219	....	13	40	....	14	0	37	13	0	127	12	0	213	11	0	296	10	0	375	5	720	1	941	
10	10	30	....	12	165	....	14	0	15	13	0	107	12	0	196	11	0	280	10	0	362	5	715	1	941	
15	9	207	....	11	295	....	13	259	....	13	0	85	12	0	176	11	0	263	10	0	347	5	710	1	940	
33	9	24	....	11	64	....	12	356	....	13	0	59	12	0	154	11	0	244	10	0	330	5	704	1	939	
38	8	208	....	10	204	....	12	93	....	13	0	30	12	0	128	11	0	222	10	0	312	5	698	1	938	
71	8	32	....	9	352	....	11	203	....	12	341	....	12	0	99	11	0	197	10	0	290	5	691	1	937	
44	7	224	....	9	138	....	10	322	....	12	65	....	12	0	66	11	0	168	10	0	266	5	682	1	936	
92	7	57	....	8	298	....	10	84	....	11	163	....	12	0	28	11	0	135	10	0	238	5	673	1	935	
38	6	261	....	8	100	....	9	220	....	10	271	....	11	270	....	11	0	98	10	0	206	5	662	1	934	
62	6	105	....	7	275	....	9	0	....	10	25	....	11	1	....	11	0	55	10	0	169	5	650	1	932	
63	5	322	....	7	93	....	8	153	....	9	154	....	10	108	....	11	0	5	10	0	127	5	637	1	931	
44	5	179	....	6	284	....	7	317	....	8	294	....	9	226	....	10	126	....	10	0	79	5	622	1	929	
38	5	44	....	6	118	....	7	126	....	8	79	....	8	356	....	9	237	....	10	0	23	5	604	1	927	
7	4	281	....	5	326	....	6	308	....	7	240	....	8	132	....	8	320	....	9	208	....	5	585	1	925	

Extended Insurance on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		20-Year Endowment at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
20	1	5	3	0	7	9	13	11	18	3	3	4	7	7	23	4	34	6	42	0	9	3	15	$88	10	$455	5	$753	1	[illegible]
21	1	5	3	1	8	1	14	2	18	2	3	5	7	9	23	3	33	11	41	2	9	2	15	86	10	454	5	753	1	[illegible]
22	1	6	3	2	8	5	14	5	18	1	3	6	7	11	23	1	33	3	40	4	9	1	15	84	10	453	5	752	1	[illegible]
23	1	6	3	3	8	9	14	7	18	0	3	7	8	1	22	11	32	7	39	6	9	0	15	82	10	452	5	752	1	[illegible]
24	1	7	3	5	9	0	14	9	17	11	3	8	8	2	22	9	31	11	38	8	8	11	15	79	10	450	5	751	1	[illegible]
25	1	8	3	6	9	3	14	11	17	9	3	8	8	3	22	7	31	3	37	10	8	9	15	76	10	448	5	750	1	[illegible]
26	1	8	3	7	9	6	14	11	17	6	3	9	8	5	22	4	30	7	37	0	8	8	15	72	10	446	5	750	1	[illegible]
27	1	9	3	8	9	9	14	11	17	3	3	9	8	6	22	0	29	11	36	2	8	7	15	68	10	444	5	749	1	[illegible]
28	1	10	3	10	10	0	14	10	17	0	3	10	8	7	21	8	29	3	35	4	8	5	15	64	10	442	1	748	1	[illegible]
29	1	11	4	0	10	3	14	10	16	9	3	10	8	8	21	4	28	6	34	6	8	3	15	60	10	440	5	747	1	[illegible]
30	2	0	4	2	10	5	14	10	16	5	3	11	8	9	21	0	27	9	33	8	8	1	15	56	10	438	5	746	1	[illegible]
31	2	0	4	3	10	6	14	8	16	1	3	11	8	9	20	7	27	0	32	10	8	0	15	50	10	435	5	745	1	[illegible]
32	2	1	4	4	10	7	14	6	15	9	3	11	8	10	20	2	26	4	32	0	7	10	15	43	10	431	5	744	1	[illegible]
33	2	2	4	5	10	8	14	4	15	5	4	0	8	10	19	9	25	7	31	2	7	8	15	36	10	427	5	742	1	[illegible]
34	2	3	4	6	10	9	14	1	15	1	4	0	8	11	19	3	24	10	30	4	7	6	15	28	10	423	5	740	1	[illegible]
35	2	4	4	8	10	10	13	10	14	8	4	0	8	11	18	9	24	1	29	5	7	4	15	19	10	419	5	738	1	[illegible]
36	2	4	4	9	10	9	13	7	14	4	4	0	8	10	18	3	23	4	28	6	7	2	15	9	10	413	5	736	1	[illegible]
37	2	5	4	10	10	8	13	4	13	11	4	0	8	9	17	9	22	7	27	8	7	0	14	10	10	406	5	734	1	[illegible]
38	2	5	4	11	10	7	13	1	13	6	4	0	8	8	17	3	21	11	26	10	6	10	14	3	10	399	5	732	1	[illegible]
39	2	6	5	0	10	6	12	9	13	1	4	0	8	7	16	9	21	2	26	0	6	7	13	8	10	392	5	730	1	[illegible]
40	2	7	5	1	10	4	12	5	12	8	4	0	8	6	16	2	20	5	25	2	6	4	13	1	10	385	5	727	1	[illegible]
41	2	7	5	1	10	2	12	1	12	3	4	0	8	4	15	8	19	8	24	4	6	2	12	6	10	376	5	723	1	[illegible]
42	2	7	5	1	10	0	11	9	11	10	3	11	8	2	15	2	18	11	23	6	6	0	11	11	10	365	5	719	1	[illegible]
43	2	8	5	1	9	9	11	5	11	5	3	11	8	0	14	7	18	2	22	8	5	9	11	4	10	352	5	714	1	[illegible]
44	2	8	5	2	9	6	11	0	11	0	3	10	7	10	14	0	17	5	21	10	5	6	10	9	10	337	5	709	1	[illegible]
45	2	8	5	2	9	3	10	7	10	7	3	9	7	7	13	5	16	9	21	0	5	3	10	2	10	320	5	704	1	[illegible]
46	2	8	5	1	9	0	10	2	10	2	3	8	7	4	12	10	16	0	20	2	5	0	9	8	10	301	5	698	1	[illegible]
47	2	7	5	0	8	9	9	10	9	9	3	7	7	1	12	3	15	4	19	4	4	9	9	2	10	279	5	691	1	[illegible]
48	2	6	4	11	8	6	9	5	9	4	3	6	6	10	11	9	14	8	18	6	4	6	8	8	10	254	5	683	1	[illegible]
49	2	6	4	10	8	2	9	1	8	11	3	5	6	7	11	2	14	0	17	8	4	3	8	2	10	226	5	674	1	[illegible]
50	2	6	4	8	7	10	8	9	8	7	3	3	6	3	10	8	13	4	16	11	4	1	7	8	10	195	5	663	1	[illegible]
51	2	5	4	7	7	7	8	4	8	2	3	2	5	11	10	1	12	8	16	1	3	10	7	2	10	159	5	651	1	[illegible]
52	2	4	4	6	7	4	8	0	7	9	3	1	5	8	9	7	12	0	15	4	3	7	6	9	10	116	5	637	1	[illegible]
53	2	3	4	4	7	0	7	8	7	5	2	11	5	5	9	1	11	4	14	7	3	4	6	4	10	66	5	621	1	[illegible]
54	2	2	4	2	6	8	7	4	7	1	2	9	5	2	8	7	10	8	13	10	3	2	5	11	10	10	5	604	1	[illegible]
55	2	1	4	0	6	5	7	0	6	9	2	7	4	11	8	1	10	1	13	1	3	0	5	6	9	5	5	585	1	[illegible]
56	2	0	3	10	6	1	6	8	6	5	2	5	4	8	7	8	9	7	12	4	2	10	5	2	8	10	5	563	1	[illegible]
57	1	11	3	8	5	9	6	4	6	1	2	3	4	5	7	3	9	0	11	7	2	8	4	10	8	3	5	539	1	[illegible]
58	1	10	3	6	5	6	6	0	5	9	2	2	4	2	6	10	8	5	10	10	2	6	4	6	7	8	5	510	1	[illegible]
59	1	9	3	4	5	3	5	9	5	5	2	1	3	11	6	4	7	10	10	1	2	4	4	2	7	1	5	477	1	[illegible]
60	1	9	3	3	5	0	5	6	5	2	2	0	3	8	5	11	7	4	9	5	2	2	3	11	6	6	5	438	1	[illegible]
61	1	8	3	1	4	9	5	2	4	10	1	11	3	5	5	7	6	10	8	9	2	0	3	7	6	0	5	391	1	[illegible]
62	1	7	2	11	4	6	4	11	4	6	1	10	3	2	5	2	6	4	8	1	1	10	3	4	5	7	5	336	1	[illegible]

EXTENDED INSURANCE.

wing the Length of Time the Insurance for the Face of the Policy will xtended, without further Payment of Premiums, on Ordinary Life owment at 85) Policies, provided Premiums have been fully Paid in h for

2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months
0	7	1	7	2	8	3	9	4	11	6	1	7	4	8	7	11	5	17	4	20	8
0	8	1	8	2	9	3	11	5	1	6	4	7	7	8	11	11	8	17	7	20	6
0	9	1	9	2	11	4	1	5	4	6	6	7	10	9	2	11	11	17	8	20	4
0	10	1	10	3	1	4	4	5	7	6	9	8	1	9	6	12	3	17	7	20	2
0	11	2	0	3	3	4	7	5	10	7	0	8	5	9	9	12	5	17	8	19	11
1	0	2	2	3	5	4	9	6	1	7	3	8	8	10	0	12	8	17	7	19	7
1	1	2	3	3	7	4	11	6	4	7	6	8	11	10	3	12	11	17	6	19	3
1	2	2	4	3	8	5	1	6	6	7	9	9	2	10	6	13	1	17	5	18	11
1	3	2	5	3	10	5	3	6	8	8	0	9	5	10	9	13	3	17	3	18	7
1	4	2	7	4	0	5	5	6	10	8	3	9	8	11	0	13	4	17	1	18	2
1	5	2	9	4	2	5	7	7	0	8	6	9	11	11	2	13	5	16	10	17	10
1	6	2	11	4	3	5	9	7	2	8	9	10	1	11	3	13	5	16	7	17	5
1	7	3	0	4	5	5	11	7	5	8	11	10	2	11	4	13	5	16	4	17	1
1	8	3	2	4	7	6	1	7	7	9	1	10	3	11	5	13	4	16	1	16	8
1	9	3	4	4	9	6	3	7	9	9	2	10	4	11	6	13	3	15	10	16	3
1	10	3	6	4	11	6	5	7	10	9	3	10	5	11	6	13	2	15	5	15	10
1	11	3	7	5	1	6	6	7	11	9	3	10	5	11	5	13	0	15	2	15	5
2	0	3	8	5	3	6	8	8	0	9	3	10	5	11	4	12	10	14	9	15	0
2	1	3	9	5	4	6	9	8	1	9	3	10	4	11	2	12	7	14	5	14	6
2	2	3	10	5	5	6	10	8	2	9	3	10	3	11	1	12	5	14	1	14	1
2	3	3	11	5	6	6	11	8	2	9	3	10	2	10	11	12	2	13	8	13	8
2	4	3	11	5	6	6	11	8	1	9	2	10	0	10	8	11	11	13	3	13	2
2	4	4	0	5	6	6	10	8	0	9	1	9	10	10	6	11	8	12	11	12	9
2	5	4	0	5	6	6	10	7	11	8	11	9	8	10	3	11	4	12	6	12	4
2	5	4	1	5	6	6	9	7	10	8	9	9	6	10	0	11	1	12	1	11	11
2	6	4	2	5	6	6	9	7	9	8	7	9	3	9	9	10	9	11	8	11	6
2	6	4	2	5	5	6	8	7	7	8	5	9	0	9	6	10	5	11	4	11	1
2	6	4	1	5	4	6	7	7	5	8	3	8	9	9	2	10	1	10	11	10	8
2	7	4	0	5	3	6	5	7	3	8	0	8	6	8	11	9	9	10	6	10	3
2	7	4	0	5	2	6	3	7	0	7	9	8	3	8	8	9	5	10	1	9	10
2	7	3	11	5	1	6	1	6	10	7	6	8	0	8	5	9	1	9	9	9	6
2	7	3	10	5	0	5	11	6	8	7	3	7	9	8	1	8	9	9	4	9	2
2	6	3	9	4	10	5	9	6	6	7	0	7	6	7	9	8	5	9	0	8	10
2	6	3	8	4	8	5	7	6	3	6	9	7	3	7	6	8	1	8	7	8	6
2	5	3	7	4	6	5	5	6	0	6	6	6	11	7	3	7	9	8	3	8	1
2	4	3	5	4	5	5	2	5	9	6	3	6	8	7	0	7	6	7	11	7	10
2	4	3	4	4	3	4	11	5	7	6	1	6	4	6	8	7	2	7	8	7	6
2	3	3	3	4	1	4	9	5	5	5	11	6	1	6	5	6	10	7	4	7	3
2	2	3	2	4	0	4	7	5	3	5	9	5	10	6	2	6	7	7	0	7	0
2	1	3	0	3	10	4	5	5	1	5	6	5	7	5	11	6	3	6	9	6	10
2	0	2	11	3	8	4	3	4	11	5	3	5	4	5	8	6	0	6	6	6	9
1	11	2	9	3	6	4	1	4	8	5	0	5	1	5	5	5	9	6	4	6	8
1	10	2	8	3	4	3	11	4	5	4	9	4	10	5	2	5	6	6	1	6	9
1	9	2	7	3	2	3	9	4	2	4	6	4	8	4	11	5	4	5	11	7	2
1	8	2	5	3	0	3	6	3	11	4	3	4	6	4	9	5	1	5	9	9	6
1	7	2	3	2	10	3	4	3	9	4	0	4	4	4	7	4	11	5	9	Life	

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy be Extended, without further Payment of Premiums, on 20-Premiums (Endowment at 85) Policies, provided Premiums have been fully Paid Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		Y
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.
20	3	1	5	7	8	4	11	4	14	7	17	11	21	4	24	6	28	8	37	4	44
21	3	2	5	8	8	6	11	6	14	9	18	1	21	4	24	4	28	4	36	7	43
22	3	3	5	9	8	7	11	8	14	10	18	2	21	3	24	2	27	11	35	10	42
23	3	4	5	10	8	8	11	9	15	0	18	2	21	2	23	11	27	6	35	2	42
24	3	4	6	0	8	9	11	11	15	1	18	3	21	1	23	9	27	1	34	4	41
25	3	5	6	1	8	11	12	0	15	2	18	3	21	0	23	6	26	8	33	7	40
26	3	6	6	2	9	0	12	1	15	2	18	2	20	10	23	2	26	2	32	10	39
27	3	7	6	3	9	1	12	1	15	1	18	1	20	8	22	10	25	9	32	0	38
28	3	7	6	4	9	2	12	2	15	1	17	11	20	5	22	6	25	2	31	4	37
29	3	8	6	5	9	3	12	2	15	1	17	9	20	1	22	1	24	9	30	6	36
30	3	9	6	6	9	5	12	3	15	1	17	7	19	10	21	8	24	1	29	8	35
31	3	10	6	7	9	5	12	3	15	0	17	4	19	6	21	3	23	7	28	11	34
32	3	10	6	7	9	5	12	3	14	10	17	1	19	2	20	10	23	0	28	2	34
33	3	11	6	8	9	5	12	2	14	8	16	10	18	9	20	4	22	5	27	4	33
34	3	11	6	8	9	5	12	1	14	5	16	7	18	4	19	11	21	10	26	7	32
35	4	0	6	9	9	5	12	0	14	3	16	3	17	11	19	5	21	4	25	9	31
36	4	0	6	9	9	4	11	10	14	0	15	11	17	5	18	10	20	8	25	0	30
37	4	0	6	8	9	3	11	8	13	8	15	6	17	0	18	4	20	0	24	2	29
38	4	1	6	8	9	2	11	5	13	5	15	2	16	6	17	10	19	5	23	5	28
39	4	1	6	8	9	1	11	3	13	2	14	9	16	0	17	3	18	10	22	7	27
40	4	1	6	8	9	0	11	0	12	10	14	4	15	7	16	9	18	2	21	10	26
41	4	1	6	7	8	10	10	9	12	5	13	11	15	1	16	2	17	7	21	1	26
42	4	1	6	6	8	8	10	5	12	1	13	5	14	7	15	7	16	11	20	3	25
43	4	0	6	5	8	5	10	2	11	9	13	0	14	1	15	0	16	4	19	7	24
44	4	0	6	3	8	2	9	10	11	4	12	6	13	7	14	6	15	8	18	9	23
45	4	0	6	1	8	0	9	7	10	11	12	1	13	1	13	11	15	0	18	0	22
46	3	11	5	11	7	9	9	3	10	6	11	7	12	6	13	4	14	5	17	3	21
47	3	10	5	9	7	5	8	11	10	1	11	2	12	0	12	9	13	9	16	6	20
48	3	8	5	7	7	2	8	7	9	8	10	8	11	6	12	2	13	2	15	10	20
49	3	7	5	4	6	11	8	2	9	3	10	2	11	0	11	7	12	7	15	1	19
50	3	6	5	2	6	7	7	10	8	10	9	9	10	6	11	1	11	11	14	4	18
51	3	4	4	11	6	3	7	5	8	5	9	3	10	0	10	6	11	5	13	8	17
52	3	3	4	9	6	0	7	1	8	0	8	9	9	6	10	0	10	10	13	0	16
53	3	1	4	6	5	9	6	9	7	7	8	4	9	0	9	6	10	3	12	4	16
54	2	11	4	3	5	5	6	5	7	3	7	11	8	6	9	0	9	9	11	8	15
55	2	10	4	1	5	2	6	1	6	11	7	6	8	1	8	6	9	2	11	0	14
56	2	8	3	10	4	11	5	9	6	6	7	1	7	7	8	0	8	8	10	5	13
57	2	7	3	8	4	8	5	5	6	1	6	8	7	2	7	6	8	2	9	10	12
58	2	5	3	5	4	5	5	1	5	9	6	3	6	9	7	1	7	8	9	3	12
59	2	3	3	3	4	2	4	10	5	5	5	11	6	4	6	8	7	3	8	8	11
60	2	2	3	1	3	11	4	7	5	1	5	7	6	0	6	3	6	10	8	1	10
61	2	1	2	11	3	8	4	4	4	10	5	3	5	7	5	11	6	5	7	7	10
62	1	11	2	9	3	6	4	0	4	6	4	11	5	3	5	6	6	0	7	1	9
63	1	10	2	7	3	3	3	9	4	3	4	7	4	11	5	2	5	7	6	7	9

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period if Insured is Living, Provided Premiums have been fully paid in Cash for

2 Yrs		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years	Pure Endt.	Years.	Pure Endt.
8	9	15	4	16	0	63	15	0	138	14	0	212	13	0	282	12	0	350	11	0	415	10	0	492	5	770	1	$957
8	9	15	2	16	0	61	15	0	137	14	0	210	13	0	280	12	0	348	11	0	414	10	0	491	5	769	1	957
8	8	14	11	16	0	58	15	0	135	14	0	208	13	0	279	12	0	347	11	0	413	10	0	489	5	769	1	957
8	7	14	9	16	0	56	15	0	132	14	0	206	13	0	277	12	0	345	11	0	411	10	0	488	5	768	1	956
8	6	14	6	16	0	53	15	0	130	14	0	204	13	0	275	12	0	344	11	0	410	10	0	487	5	768	1	956
8	4	14	3	16	0	50	15	0	127	14	0	202	13	0	273	12	0	342	11	0	408	10	0	485	5	768	1	956
8	3	14	1	16	0	47	15	0	124	14	0	199	13	0	271	12	0	340	11	0	406	10	0	484	5	767	1	956
8	2	13	10	16	0	43	15	0	121	14	0	196	13	0	268	12	0	337	11	0	404	10	0	482	5	767	1	956
8	1	13	7	16	0	39	15	0	117	14	0	193	13	0	265	12	0	335	11	0	402	10	0	481	5	766	1	956
7	11	13	5	16	0	35	15	0	113	14	0	189	13	0	262	12	0	332	11	0	400	10	0	479	5	766	1	956
7	10	13	0	16	0	30	15	0	109	14	0	185	13	0	258	12	0	329	11	0	397	10	0	476	5	764	1	956
7	8	12	9	16	0	24	15	0	104	14	0	180	13	0	254	12	0	325	11	0	394	10	0	474	5	763	1	956
7	7	12	5	16	0	17	15	0	98	14	0	175	13	0	250	12	0	321	11	0	390	10	0	471	5	762	1	956
7	5	12	2	16	0	10	15	0	91	14	0	169	13	0	244	12	0	317	11	0	386	10	0	467	5	761	1	956
7	3	11	10	16	0	2	15	0	84	14	0	163	13	0	238	12	0	311	11	0	382	10	0	464	5	760	1	956
7	2	11	6	15	7	..	15	0	75	14	0	155	13	0	232	12	0	306	11	0	376	10	0	459	5	759	1	955
7	0	11	2	15	0	..	15	0	66	14	0	146	13	0	224	12	0	299	11	0	371	10	0	454	5	756	1	955
6	10	10	10	14	6	..	15	0	55	14	0	137	13	0	216	12	0	291	11	0	364	10	0	449	5	754	1	955
6	8	10	6	13	11	..	15	0	42	14	0	126	13	0	206	12	0	283	11	0	357	10	0	442	5	753	1	955
6	6	10	2	13	5	..	15	0	28	14	0	113	13	0	195	12	0	273	11	0	348	10	0	435	5	749	1	955
6	3	9	10	12	10	..	15	0	12	14	0	99	13	0	182	12	0	262	11	0	339	10	0	427	5	747	1	954
6	1	9	5	12	4	..	14	10	...	14	0	83	13	0	168	12	0	250	11	0	328	10	0	419	5	744	1	954
5	11	9	1	11	10	..	14	1	...	14	0	65	13	0	152	12	0	236	11	0	316	10	0	409	5	740	1	953
5	9	8	8	11	3	..	13	6	...	14	0	44	13	0	134	12	0	219	11	0	302	10	0	397	5	737	1	953
5	6	8	4	10	9	..	12	10	...	14	0	20	13	0	113	12	0	201	11	0	286	10	0	383	5	732	1	952
5	3	7	11	10	3	..	12	2	...	13	10	...	13	0	89	12	0	181	11	0	268	10	0	368	5	726	1	951
5	1	7	7	9	9	..	11	7	...	13	1	...	13	0	62	12	0	157	11	0	248	10	0	351	5	722	1	951
4	10	7	2	9	3	..	10	11	...	12	5	..	13	0	31	12	0	130	11	0	224	10	0	331	5	715	1	950
4	7	6	10	8	9	..	10	4	...	11	9	...	12	11	...	12	0	99	11	0	198	10	0	309	5	708	1	949
4	5	6	6	8	8	..	9	9	...	11	1	...	12	2	...	12	0	63	11	0	167	10	0	284	5	699	1	948
4	2	6	1	7	10	..	9	2	...	10	5	...	11	5	...	12	0	22	11	0	132	10	0	255	5	689	1	947
3	11	5	9	7	4	..	8	8	...	9	10	...	10	9	...	11	8	...	11	0	91	10	0	221	5	679	1	945
3	9	5	5	6	11	..	8	2	...	9	2	...	10	1	...	10	11	...	11	0	45	10	0	188	5	666	1	944
3	6	5	2	6	6	..	7	8	...	8	8	...	9	6	..	10	8	...	10	11	...	10	0	138	5	653	1	942
3	4	4	10	6	1	..	7	2	...	8	1	...	8	11	...	9	7	...	10	2	...	10	0	87	5	637	1	941
3	1	4	6	5	9	..	6	9	...	7	7	...	8	4	...	8	11	...	9	6	...	10	0	28	5	619	1	938
2	11	4	3	5	4	..	6	3	...	7	1	...	7	9	...	8	4	...	8	11	...	9	7	...	5	600	1	936
2	9	4	0	5	0	..	5	11	...	6	7	...	7	3	...	7	9	...	8	3	...	8	11	..	5	576	1	934
2	7	3	9	4	8	..	5	6	...	6	2	...	6	9	...	7	8	...	7	8	...	8	4	.	5	549	1	931
2	5	3	6	4	4	..	5	1	...	5	9	...	6	3	...	6	9	...	7	2	...	7	9	..	5	519	1	927
2	3	3	3	4	1	..	4	9	...	5	4	...	5	10	...	6	3	...	6	8	...	7	2	...	5	485	1	924
2	1	3	0	3	10	..	4	5	...	5	0	...	5	5	...	5	10	...	6	2	...	6	8	...	5	441	1	921
2	0	2	10	3	7	..	4	2	...	4	8	...	5	0	...	5	5	...	5	9	...	6	2	...	5	392	1	916
1	10	2	8	3	4	..	3	10	...	4	4	...	4	8	..	5	0	..	5	4	..	5	9	...	5	332	1	910

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully paid in cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.	
	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months	Years.	Months
21	0	10	1	9	2	8	3	7	4	8	5	9	6	11	8	1	9	3	10	5	11	7	12	9	13	10	14	11
22	0	10	1	9	2	9	3	9	4	10	6	0	7	2	8	5	9	6	10	8	11	10	13	0	14	1	15	0
23	0	10	1	10	2	0	3	11	5	0	6	2	7	5	8	9	9	11	11	1	12	2	13	3	14	5	15	2
24	0	11	1	11	3	0	4	1	5	3	6	5	7	8	9	0	10	2	11	3	12	5	13	6	14	5	15	3
25	0	11	1	11	3	0	4	3	5	5	6	7	7	10	9	2	10	4	11	6	12	8	13	8	14	6	15	4
26	0	11	2	0	3	2	4	5	5	7	6	9	8	0	9	3	10	6	11	8	12	10	13	10	14	8	15	4
27	1	0	2	2	3	4	4	7	5	9	7	0	8	3	9	7	10	10	12	0	13	1	14	0	14	9	15	4
28	1	0	2	2	3	5	4	9	6	0	7	2	8	5	9	8	10	11	12	1	13	1	14	0	14	9	15	4
29	1	0	2	3	3	6	4	10	6	1	7	4	8	8	9	11	11	1	12	2	13	2	14	0	14	8	15	2
30	1	1	2	4	3	8	5	0	6	3	7	6	8	9	10	1	11	3	12	3	13	1	13	11	14	7	15	1
31	1	1	2	5	3	9	5	1	6	5	7	8	9	0	10	3	11	4	12	3	13	1	13	10	14	5	14	10
32	1	2	2	6	3	10	5	2	6	6	7	10	9	1	10	3	11	4	12	3	13	0	13	8	14	3	14	8
33	1	2	2	7	3	11	5	3	6	7	7	11	9	2	10	4	11	5	12	3	12	11	13	6	13	11	14	5
34	1	3	2	8	4	0	5	4	6	8	8	0	9	3	10	5	11	5	12	2	12	10	13	4	13	10	14	2
35	1	3	2	8	4	1	5	6	6	10	8	1	9	3	10	4	11	3	12	1	12	9	13	3	13	8	14	0
36	1	4	2	9	4	2	5	7	6	11	8	2	9	2	10	5	11	5	12	0	12	6	13	0	13	4	13	8
37	1	4	2	9	4	3	5	8	7	0	8	3	9	3	10	2	11	1	11	10	12	5	12	10	13	2	13	5
38	1	5	2	11	3	6	5	9	7	1	8	3	9	3	10	3	10	9	11	7	12	2	12	6	12	9	13	1
39	1	6	3	0	4	6	5	10	7	0	8	2	9	3	10	2	10	11	11	5	11	11	12	3	12	6	12	9
40	1	6	3	0	4	6	5	11	7	2	8	2	9	1	9	11	10	7	11	1	11	7	11	11	12	2	12	4
41	1	6	3	1	4	7	5	11	7	1	8	1	9	0	9	10	10	6	10	11	11	4	11	8	11	10	12	0
42	1	6	3	1	4	6	5	10	7	0	8	0	8	10	9	7	10	2	10	8	11	1	11	4	11	6	11	8
43	1	7	3	1	4	6	5	10	7	0	7	11	8	8	9	5	10	0	10	5	10	9	11	0	11	2	11	4
44	1	7	3	1	4	6	5	9	6	10	7	9	8	6	9	2	10	9	10	1	10	5	10	8	10	10	11	0
45	1	7	3	1	4	5	5	8	6	9	7	7	8	4	8	11	9	6	9	10	10	1	10	4	10	6	10	7
46	1	7	3	0	4	4	5	7	6	8	7	6	8	2	8	8	9	1	9	6	9	10	10	0	10	1	10	2
47	1	7	3	0	4	4	5	5	6	5	7	3	7	11	8	4	8	9	9	2	9	6	9	8	9	9	9	10
48	1	7	3	0	4	2	5	4	6	1	7	0	7	6	8	1	8	5	8	10	9	0	9	3	9	4	9	5
49	1	7	2	11	4	2	5	2	6	1	6	10	7	5	7	10	8	2	8	6	8	9	8	11	9	0	9	1
50	1	6	2	11	4	1	5	1	5	11	6	7	7	1	7	7	7	11	8	3	8	5	8	7	8	8	8	9
51	1	6	2	10	3	11	4	11	5	9	6	4	6	11	7	4	7	8	7	11	8	1	8	3	8	4	8	4
52	1	6	2	9	3	10	4	9	5	6	6	2	6	8	7	0	7	4	7	7	7	9	7	10	7	11	8	0
53	1	5	2	8	3	9	4	7	5	4	5	11	6	5	6	9	7	1	7	3	7	5	7	6	7	7	7	8
54	1	4	2	7	3	7	4	5	5	1	5	8	6	2	6	6	6	9	6	11	7	1	7	2	7	3	7	4
55	1	4	2	6	3	5	4	3	4	11	5	5	5	10	6	2	6	5	6	8	6	9	6	10	6	11	7	0

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully paid in cash for

1 Yr		2 Yrs		3 Yrs		4 Yrs		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		19 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
1	4	3	0	5	3	7	8	10	5	13	4	16	6	19	9	22	11	25	9	27	11	30	3	31	11	33	8	35	2	43	1
1	4	3	0	5	3	7	9	10	6	13	6	16	7	19	10	22	9	25	5	27	8	29	10	31	6	33	1	34	6	42	2
1	4	3	0	5	4	7	10	10	7	13	8	16	8	19	9	22	7	25	2	27	4	29	4	30	11	32	5	33	9	41	3
1	4	3	1	5	4	7	11	10	8	13	9	16	9	19	8	22	5	24	10	26	11	28	9	30	4	31	8	33	1	40	4
1	4	3	1	5	5	8	0	10	10	13	10	16	10	19	7	22	2	24	6	26	6	28	3	29	8	31	0	32	4	39	5
1	4	3	1	5	6	8	1	10	11	13	10	16	9	19	6	22	0	24	2	26	0	27	8	29	1	30	5	31	8	38	7
1	4	3	2	5	7	8	2	10	11	13	10	16	8	19	4	21	8	23	10	25	6	27	1	28	5	29	9	30	11	37	9
1	4	3	2	5	8	8	3	11	0	13	10	16	7	19	2	21	5	23	5	24	11	26	7	27	10	28	11	30	2	36	11
1	4	3	2	5	8	8	4	11	1	13	11	16	6	19	0	21	1	22	11	24	5	25	11	27	2	28	2	29	5	35	11
1	4	3	2	5	8	8	4	11	2	13	10	16	5	18	9	20	9	22	6	23	11	25	2	26	6	27	6	28	8	35	0
1	4	3	3	5	8	8	5	11	2	13	9	16	3	18	6	20	5	21	11	23	5	24	6	25	9	26	10	27	11	34	1
1	3	3	3	5	8	8	5	11	2	13	8	16	0	18	2	19	11	21	5	22	10	24	0	25	1	26	1	27	2	33	2
1	3	3	3	5	9	8	5	11	1	13	6	15	9	17	9	19	5	20	11	22	3	23	4	24	5	25	5	26	5	32	4
1	3	3	3	5	9	8	4	11	0	13	4	15	6	17	5	19	0	20	5	21	8	22	9	23	9	24	8	25	7	31	5
1	2	3	3	5	9	8	4	10	11	13	2	15	3	16	11	18	6	19	10	21	0	22	1	23	1	23	11	24	10	30	6
1	2	3	4	5	9	8	3	10	9	13	0	14	11	16	6	18	1	19	3	20	5	21	5	22	4	23	3	24	1	29	7
1	2	3	3	5	8	8	3	10	7	12	9	14	6	16	1	17	7	18	9	19	10	20	9	21	7	22	5	23	4	28	9
1	2	3	2	5	8	8	2	10	4	12	6	14	2	15	9	17	0	18	2	19	2	20	0	20	11	21	8	22	7	27	11
1	1	3	2	5	8	8	0	10	1	12	2	13	10	15	3	16	6	17	7	18	7	19	5	20	2	20	11	21	9	27	0
1	1	3	1	5	7	7	11	9	11	11	10	13	5	14	9	15	11	17	0	17	11	18	8	19	6	20	2	21	0	26	1
1	1	3	1	5	6	7	9	9	9	11	5	13	0	14	3	15	5	16	5	17	3	18	1	18	10	19	6	20	3	25	2
1	0	3	1	5	5	7	7	9	6	11	1	12	7	13	10	14	11	15	10	16	7	17	5	18	1	18	9	19	6	24	4
1	0	1	3	0	5	3	7	4	9	3	10	9	12	2	13	4	14	4	15	2	16	0	16	8	17	4	18	0	18	9	23	5
1	0	1	2	1	5	2	7	2	8	1	10	5	11	9	12	1	13	9	14	8	15	4	16	0	16	8	17	3	18	7	22	6
1	0	1	0	2	0	5	0	6	1	1	8	7	10	0	11	3	12	4	13	2	14	0	14	9	15	4	16	0	16	7	17	3	21	8
1	0	1	0	2	9	4	10	6	8	8	3	9	8	10	10	11	10	12	8	13	5	14	1	14	7	15	3	15	10	16	6	20	10
1	0	0	9	2	8	4	8	6	5	7	11	9	3	10	4	11	4	12	1	12	10	13	5	14	0	14	7	15	2	15	9	20	0
1	0	0	8	2	7	4	7	6	2	7	7	8	10	9	11	10	10	11	6	12	3	12	10	13	4	13	11	14	6	15	1	19	1
1	0	0	8	2	6	4	4	5	11	7	3	8	6	9	5	10	3	11	0	11	8	12	3	12	9	13	3	13	9	14	4	18	3
1	0	0	7	2	5	4	2	5	8	6	11	8	1	9	0	9	9	10	7	11	1	11	7	12	2	12	7	13	1	13	7	17	5
1	0	0	7	2	3	4	0	5	5	6	7	7	8	8	6	9	4	10	1	10	7	11	0	11	6	11	11	12	5	12	11	16	6
1	0	0	6	2	2	3	9	5	2	6	3	7	3	8	1	8	10	9	5	10	0	10	5	10	11	11	3	11	9	12	3	15	8
1	0	0	5	2	0	3	7	4	11	5	11	6	10	7	8	8	5	8	11	9	5	9	10	10	4	10	8	11	2	11	7	14	11
1	0	0	5	1	11	3	4	4	7	5	8	6	6	7	3	7	11	8	5	8	10	9	3	9	9	10	1	10	7	10	11	14	1
1	0	0	4	1	10	3	2	4	3	5	4	6	2	6	10	7	5	7	11	8	4	8	9	9	2	9	6	9	11	10	4	13	5

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period if Insured is Living, Provided Premiums have been fully Paid in Cash for

	1 Yr		2 Yrs		3 Yrs.		4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs.			10 Yrs.			15 Yrs.		19 Yr.	
Age at Issue	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
21	3	6	8	10	15	0	16	0	$57	15	0	$132	14	0	$203	13	0	$273	12	0	$341	11	0	$406	10	0	$469	5	$755	1	[illegible]
22	3	5	8	9	14	9	16	0	54	15	0	129	14	0	201	13	0	271	12	0	339	11	0	404	10	0	468	5	755	1	[illegible]
23	3	4	8	7	14	6	16	0	51	15	0	126	14	0	199	13	0	269	12	0	337	11	0	402	10	0	466	5	754	1	[illegible]
24	3	3	8	5	14	3	16	0	48	15	0	123	14	0	196	13	0	266	12	0	335	11	0	400	10	0	464	5	754	1	956
25	3	3	8	4	14	0	16	0	45	15	0	120	14	0	193	13	0	264	12	0	333	11	0	398	10	0	462	5	753	1	954
26	3	2	8	2	13	9	16	0	41	15	0	117	14	0	190	13	0	261	12	0	331	11	0	396	10	0	460	5	752	1	954
27	3	1	8	0	13	5	16	0	37	15	0	113	14	0	187	13	0	258	12	0	328	11	0	394	10	0	458	5	751	1	[illegible]
28	3	1	7	10	13	2	16	0	32	15	0	109	14	0	183	13	0	255	12	0	325	11	0	392	10	0	456	5	750	1	[illegible]
29	3	0	7	8	12	10	16	0	27	15	0	104	14	0	179	13	0	251	12	0	321	11	0	389	10	0	454	5	749	1	[illegible]
30	2	11	7	6	12	6	16	0	21	15	0	99	14	0	174	13	0	247	12	0	317	11	0	386	10	0	451	5	748	1	[illegible]
31	2	10	7	4	12	2	16	0	14	15	0	93	14	0	168	13	0	242	12	0	313	11	0	382	10	0	448	5	747	1	[illegible]
32	2	9	7	2	11	10	16	0	7	15	0	86	14	0	162	13	0	237	12	0	308	11	0	378	10	0	444	5	746	1	[illegible]
33	2	8	7	0	11	6	16	0	....	15	0	79	14	0	156	13	0	231	12	0	303	11	0	372	10	0	440	5	745	1	[illegible]
34	2	7	6	10	11	2	15	5	....	15	0	70	14	0	149	13	0	224	12	0	297	11	0	368	10	0	435	5	743	1	[illegible]
35	2	6	6	7	10	10	14	10	....	15	0	61	14	0	141	13	0	217	12	0	290	11	0	362	10	0	430	5	741	1	[illegible]
36	2	4	6	4	10	6	14	3	....	15	0	50	14	0	131	13	0	209	12	0	284	11	0	356	10	0	425	5	739	1	[illegible]
37	2	3	6	1	10	2	13	8	....	15	0	39	14	0	120	13	0	200	12	0	275	11	0	349	10	0	419	5	737	1	[illegible]
38	2	2	5	11	9	9	13	1	....	15	0	26	14	0	108	13	0	190	12	0	266	11	0	341	10	0	412	5	735	1	[illegible]
39	2	1	5	9	9	4	12	7	....	15	0	10	14	0	95	13	0	178	12	0	255	11	0	331	10	0	404	5	732	1	[illegible]
40	1	11	5	2	8	5	11	7	....	14	9	....	14	0	80	13	0	164	12	0	243	11	0	320	10	0	395	5	728	1	[illegible]
41	1	10	5	3	8	7	11	6	....	14	1	....	14	0	63	13	0	148	12	0	229	11	0	308	10	0	385	5	724	1	[illegible]
42	1	9	5	1	8	3	11	0	....	13	5	....	14	0	43	13	0	130	12	0	214	11	0	295	10	0	374	5	720	1	[illegible]
43	1	7	4	10	7	11	10	6	....	12	8	....	14	0	20	13	0	110	12	0	197	11	0	280	10	0	361	5	715	1	[illegible]
44	1	6	4	7	7	6	9	11	....	11	11	....	13	10	....	13	0	88	12	0	177	11	0	263	10	0	346	5	710	1	[illegible]
45	1	5	4	5	7	1	9	5	....	11	4	....	13	1	....	13	0	63	12	0	155	11	0	245	10	0	330	5	706	1	[illegible]
46	1	3	4	2	6	9	8	11	....	10	9	....	12	5	....	13	0	34	12	0	130	11	0	224	10	0	312	5	698	1	[illegible]
47	1	2	3	11	6	5	8	5	....	10	2	....	11	8	....	13	0	....	12	0	101	11	0	198	10	0	291	5	690	1	[illegible]
48	1	1	3	8	6	1	7	11	....	9	7	....	11	0	....	12	3	....	12	0	68	11	0	169	10	0	266	5	682	1	[illegible]
49	0	11	3	5	5	9	7	5	....	9	0	....	10	4	....	11	7	....	12	0	30	11	0	135	10	0	238	5	673	1	[illegible]
50	0	10	3	2	5	5	6	11	....	8	5	....	9	8	....	10	11	....	11	10	....	11	0	97	10	0	206	5	663	1	[illegible]
51	0	9	3	0	5	1	6	6	....	7	11	....	9	1	....	10	2	....	11	1	....	11	0	56	10	0	170	5	652	1	[illegible]
52	0	8	2	9	4	9	6	1	....	7	5	....	8	6	....	9	6	....	10	4	....	11	0	7	10	0	128	5	639	1	[illegible]
53	0	7	2	7	4	5	5	8	....	6	11	....	7	11	....	8	11	....	9	8	....	10	4	....	10	0	80	5	624	1	[illegible]
54	0	6	2	5	4	0	5	4	....	6	6	....	7	5	....	8	4	....	9	0	....	9	8	....	10	0	24	5	607	1	[illegible]
55	0	5	2	3	3	9	4	11	....	6	1	....	6	11	....	7	9	....	8	5	....	9	0	....	9	7	....	5	587	1	[illegible]

Extended Insurance on $1,000 Participating Policies.

Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.
3	8	11	232	17	163	20	157	7	172	28	102	36	198	43	263	17	$ 1	10	$491	5	$770	1	$957
3	45	11	335	17	194	20	84	7	104	27	332	35	290	42	299	16	302	10	490	5	770	1	957
3	82	12	70	17	209	20	0	7	135	27	186	35	14	41	334	16	209	10	489	5	769	1	957
3	120	12	161	17	208	19	270	7	166	27	31	34	102	41	3	16	112	10	488	5	769	1	957
3	159	12	245	17	191	19	166	7	194	26	233	33	188	40	42	16	11	10	487	5	768	1	957
3	198	12	317	17	161	19	55	7	221	26	62	32	272	39	79	15	272	10	485	5	768	1	957
3	238	13	13	17	117	18	300	7	247	25	248	31	353	38	115	15	164	10	484	5	767	1	957
3	278	13	61	17	61	18	173	7	269	25	64	31	70	37	151	15	53	10	482	5	767	1	957
3	317	13	95	16	359	18	41	7	289	24	237	30	151	36	186	14	302	10	480	5	766	1	957
3	358	13	115	16	281	17	268	7	307	24	41	29	229	35	220	14	184	10	477	5	765	1	957
4	33	13	122	16	193	17	125	7	320	23	203	28	307	34	254	14	62	10	475	5	764	1	957
4	72	13	115	16	96	16	343	7	330	22	362	28	18	33	288	13	301	10	471	5	763	1	956
4	110	13	95	15	358	16	192	7	336	22	150	27	96	32	321	13	171	10	468	5	762	1	956
4	147	13	64	15	246	16	38	7	338	21	300	26	173	31	354	13	38	10	464	5	760	1	956
4	183	13	21	15	128	15	245	7	334	21	81	25	249	31	25	12	267	10	460	5	759	1	956
4	216	12	332	15	6	15	86	7	325	20	225	24	325	30	63	12	126	10	455	5	757	1	956
4	247	12	268	14	242	14	290	7	309	20	1	24	36	29	102	11	350	10	450	5	755	1	955
4	274	12	196	14	109	14	127	7	288	19	139	23	115	28	140	11	204	10	444	5	753	1	955
4	298	12	115	13	338	13	328	7	259	18	277	22	193	27	178	11	57	10	436	5	750	1	955
4	318	12	28	13	197	13	166	7	223	18	48	21	272	26	217	10	274	10	428	5	748	1	955
4	332	11	298	13	54	13	1	7	180	17	183	20	350	25	256	10	124	10	419	5	745	1	954
4	341	11	91	12	126	12	41	7	129	16	317	20	68	24	296	9	339	10	409	5	741	1	954
4	322	10	231	11	193	11	88	7	72	16	87	19	152	23	335	9	187	10	397	5	737	1	954
4	302	10	113	11	42	10	296	7	9	15	221	18	237	23	12	9	36	10	384	5	733	1	953
4	276	9	357	10	258	10	142	6	304	14	356	17	323	22	61	8	250	10	369	5	728	1	952
4	244	9	234	10	109	9	352	6	229	14	128	17	49	21	111	8	100	10	352	5	722	1	951
4	276	10	93	10	255	9	193	6	149	13	266	16	143	20	161	7	316	10	333	5	715	1	951
4	244	9	234	10	109	9	352	6	67	13	41	15	239	19	213	7	169	10	310	5	708	1	950
4	207	9	109	9	326	9	204	5	346	12	184	14	337	18	265	7	26	10	285	5	699	1	949
4	167	8	349	9	181	9	55	5	258	11	329	14	78	17	319	6	249	10	256	5	690	1	947
4	123	8	224	9	37	8	276	5	169	11	115	13	188	17	10	6	113	10	222	5	679	1	946
4	76	8	98	8	262	8	134	5	80	10	269	12	300	16	78	5	346	10	184	5	667	1	945
4	27	7	338	8	125	7	355	4	357	10	63	12	54	15	147	5	218	10	139	5	653	1	943
3	341	7	215	7	354	7	220	4	268	9	228	11	180	14	217	5	95	10	88	5	638	1	941
3	288	7	93	7	226	7	82	4	180	9	32	10	308	13	287	4	343	10	29	5	620	1	940
3	234	6	338	7	98	6	312																
3	180	6	221	6	338	6	184																
3	126	6	107	6	219	6	53																
3	72	5	360	6	100	5	293																
3	18	5	255	5	347	5	173																

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums on Ordinary Life Policies provided Premiums have been Fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Y
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
20	0	124	1	76	2	45	3	33	4	39	5	63	6	105	7	165	8	237	14	260	18
21	0	148	1	112	2	94	3	95	4	114	5	152	6	207	7	277	8	359	14	364	18
22	0	173	1	150	2	145	3	158	4	191	5	241	6	308	8	25	9	116	15	86	18
23	0	200	1	189	2	197	3	223	4	269	5	332	7	47	8	138	9	236	15	155	18
24	0	226	1	229	2	249	3	290	4	348	6	60	7	151	8	250	9	353	15	207	18
25	0	254	1	269	2	304	3	357	5	65	6	154	7	253	8	359	10	101	15	240	18
26	0	282	1	311	2	359	4	62	5	148	6	247	7	354	9	101	10	207	15	257	17
27	0	312	1	354	3	52	4	133	5	230	6	338	8	88	9	203	10	304	15	257	17
28	0	342	2	34	3	110	4	204	5	312	7	64	8	185	9	298	11	27	15	243	17
29	1	8	2	79	3	169	4	275	6	27	7	153	8	276	10	20	11	103	15	214	17
30	1	41	2	125	3	229	4	346	6	108	7	238	8	360	10	97	11	164	15	171	16
31	1	73	2	172	3	288	5	50	6	186	7	318	9	73	10	163	11	212	15	117	16
32	1	107	2	219	3	346	5	118	6	260	8	28	9	140	10	215	11	245	15	51	16
33	1	140	2	265	4	38	5	185	6	329	8	95	9	196	10	254	11	264	14	341	15
34	1	175	2	312	4	96	5	249	7	29	8	153	9	240	10	280	11	269	14	255	15
35	1	209	2	357	4	152	5	309	7	88	8	201	9	271	10	292	11	260	14	162	15
36	1	242	3	37	4	204	5	364	7	137	8	237	9	290	10	290	11	239	14	61	14
37	1	275	3	82	4	254	6	48	7	177	8	262	9	296	10	277	11	206	13	318	14
38	1	308	3	124	4	300	6	90	7	206	8	275	9	290	10	251	11	163	13	204	13
39	1	340	3	164	4	340	6	123	7	226	8	276	9	272	10	215	11	109	13	85	13
40	2	6	3	201	5	10	6	147	7	234	8	266	9	244	10	169	11	47	12	326	12
41	2	37	3	233	5	38	6	162	7	232	8	246	9	205	10	114	10	340	12	198	12
42	2	65	3	261	5	57	6	166	7	220	8	216	9	158	10	50	10	260	12	66	12
43	2	90	3	284	5	67	6	162	7	198	8	177	9	101	9	343	10	174	11	297	11
44	2	112	3	299	5	70	6	148	7	167	8	128	9	37	9	263	10	82	11	160	11
45	2	129	3	307	5	65	6	126	7	127	8	72	8	331	9	178	9	350	11	21	10
46	2	142	3	309	5	51	6	95	7	80	8	10	8	253	9	87	9	248	10	246	10
47	2	149	3	304	5	30	6	58	7	27	7	305	8	170	8	358	9	142	10	106	10
48	2	152	3	292	5	3	6	14	6	332	7	230	8	83	8	258	9	33	9	330	9
49	2	149	3	275	4	334	5	329	6	266	7	151	7	357	8	156	8	286	9	191	9
50	2	143	3	253	4	295	5	275	6	197	7	69	7	262	8	52	8	173	9	52	8
51	2	134	3	227	4	253	5	216	6	124	6	349	7	166	7	311	8	59	8	281	8
52	2	121	3	197	4	207	5	155	6	49	6	261	7	68	7	204	7	309	8	148	8
53	2	105	3	165	4	157	5	91	5	337	6	173	6	334	7	96	7	194	8	15	7
54	2	87	3	129	4	106	5	25	5	258	6	83	6	234	6	353	7	80	7	254	7
55	2	66	3	91	4	53	4	322	5	178	5	357	6	135	6	246	6	331	7	129	7
56	2	44	3	52	3	363	4	253	5	98	5	266	6	35	6	140	6	219	7	5	6
57	2	20	3	11	3	307	4	184	5	17	5	176	5	301	6	34	6	109	6	254	6
58	1	360	2	334	3	249	4	114	4	301	5	86	5	204	5	296	6	1	6	138	5
59	1	333	2	291	3	192	4	45	4	221	4	361	5	108	5	195	5	263	6	22	5
60	1	306	2	247	3	135	3	340	4	141	4	274	5	13	5	97	5	162	5	278	5
61	1	278	2	204	3	77	3	271	4	62	4	188	4	287	5	1	5	64	5	171	4
62	1	250	2	160	3	20	3	203	3	350	4	104	4	200	4	276	4	335	5	62	4
63	1	222	2	117	2	329	3	136	3	275	4	23	4	115	4	189	4	247	4	322	4
64	1	193	2	73	2	273	3	71	3	203	3	310	4	33	4	105	4	161	4	225	4
65	1	165	2	31	2	219	3	7	3	134	3	238	3	321	4	23	4	76	4	128	3

EXTENDED INSURANCE.

ving the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on 20-Premiums Life Policies, provided Premiums have been fully Paid in Cash for

rs.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs	
Days	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
156	4	203	6	330	9	183	12	127	15	154	18	238	21	315	24	302	35	19	42	70
180	4	240	7	16	9	245	12	197	15	222	18	289	21	325	24	260	34	150	41	134
206	4	278	7	67	9	306	12	262	15	284	18	328	21	320	24	203	33	276	40	197
232	4	316	7	117	10	0	12	323	15	337	18	354	21	299	24	131	33	33	39	257
258	4	354	7	167	10	57	13	16	16	16	19	0	21	263	24	47	32	152	38	315
285	5	28	7	215	10	111	13	68	16	51	18	362	21	212	23	314	31	267	38	7
310	5	66	7	262	10	161	13	112	16	72	18	343	21	146	23	203	31	13	37	68
337	5	104	7	306	10	208	13	149	16	83	18	310	21	68	23	82	30	123	36	126
363	5	140	7	349	10	249	13	177	16	79	18	263	20	342	22	316	29	229	35	184
24	5	176	8	23	10	284	13	195	16	61	18	202	20	238	22	174	28	333	34	239
50	5	209	8	59	10	313	13	202	16	30	18	129	20	124	22	24	28	70	33	293
76	5	240	8	91	10	335	13	197	15	352	18	44	20	1	21	230	27	171	32	345
101	5	269	8	118	10	348	13	179	15	295	17	312	19	232	21	65	26	269	32	36
124	5	295	8	140	10	352	13	150	15	226	17	204	19	89	20	257	26	0	31	92
146	5	319	8	157	10	346	13	109	15	146	17	88	18	304	20	78	25	97	30	148
166	5	339	8	166	10	330	13	57	15	56	16	327	18	146	19	258	24	192	29	203
184	5	355	8	167	10	302	12	358	14	321	16	192	17	348	19	69	23	286	28	257
201	6	2	8	161	10	264	12	284	14	211	16	51	17	177	18	239	23	14	27	309
215	6	8	8	145	10	216	12	200	14	93	15	267	17	3	18	42	22	109	26	362
227	6	9	8	121	10	159	12	108	13	334	15	113	16	188	17	205	21	204	26	56
236	6	4	8	87	10	92	12	8	13	202	14	319	16	5	17	2	20	297	25	115
242	5	357	8	46	10	17	11	265	13	64	14	154	15	183	16	160	20	27	24	173
244	5	337	7	361	9	299	11	150	12	286	13	352	14	359	15	317	19	125	23	231
241	5	309	7	302	9	208	11	30	12	138	13	180	14	167	15	108	18	223	22	289
233	5	274	7	236	9	111	10	269	11	352	13	7	13	339	14	263	17	320	21	347
219	5	233	7	164	9	9	10	138	11	197	12	195	13	144	14	52	17	57	21	43
200	5	186	7	86	8	266	10	5	11	40	12	18	12	314	13	206	16	161	20	113
176	5	133	7	3	8	155	9	232	10	245	11	204	12	118	12	361	15	266	19	181
148	5	75	6	280	8	41	9	94	10	86	11	26	11	289	12	153	15	8	18	248
115	5	13	6	189	7	288	8	319	9	290	10	213	11	95	11	311	14	122	17	315
79	4	313	6	97	7	170	8	178	9	130	10	36	10	269	11	107	13	238	17	21
41	4	245	6	3	7	52	8	39	8	337	9	226	10	80	10	270	12	356	16	102
1	4	176	5	272	6	298	7	265	8	180	9	54	9	259	10	73	12	118	15	183
323	4	106	5	177	6	181	7	127	8	26	8	250	9	77	9	244	11	248	14	263
280	4	37	5	82	6	65	6	357	7	239	8	84	8	263	9	55	11	16	13	343
236	3	331	4	354	5	315	6	225	7	91	7	287	8	90	8	237	10	160	13	70
192	3	261	4	261	5	203	6	95	6	311	7	129	7	286	8	59	9	304	12	165
148	3	192	4	171	5	93	5	334	6	171	6	340	7	123	7	252	9	92	11	257
105	3	125	4	82	4	351	5	211	6	34	6	193	6	329	7	86	8	250	10	347
62	3	59	3	361	4	247	5	92	5	267	6	50	6	179	6	292	8	45	10	90
20	2	359	3	277	4	147	4	341	5	140	5	278	6	32	6	140	7	217	9	198
343	2	296	3	196	4	49	4	231	5	17	5	148	5	260	5	357	7	23	8	301
303	2	236	3	117	3	321	4	125	4	267	5	22	5	129	5	221	6	209	8	47
264	2	177	3	42	3	232	4	24	4	158	4	271	5	2	5	89	6	28	7	175
226	2	121	2	335	3	147	3	294	4	53	4	161	4	252	4	328	5	229	6	294
190	2	67	2	267	3	67	3	205	3	321	4	56	4	142	4	213	5	65	6	56

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period if the Insured is living, provided Premiums have been Fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs.			10 Yrs.			15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
20	8	163	15	17	16	0	$62	15	0	140	14	0	216	13	0	$288	12	0	$356	11	0	$423	10	0	$486	5	765	1	[illegible]
21	8	135	14	312	16	0	60	15	0	139	14	0	214	13	0	286	12	0	355	11	0	421	10	0	485	5	764	1	[illegible]
22	8	105	14	238	16	0	58	15	0	136	14	0	212	13	0	284	12	0	354	11	0	420	10	0	484	5	764	1	[illegible]
23	8	75	14	161	16	0	55	15	0	134	14	0	210	13	0	283	12	0	352	11	0	419	10	0	483	5	764	1	[illegible]
24	8	43	14	81	16	0	52	15	0	132	14	0	208	13	0	281	12	0	350	11	0	417	10	0	481	5	763	1	[illegible]
25	8	9	13	363	16	0	49	15	0	129	14	0	205	13	0	278	12	0	348	11	0	416	10	0	480	5	763	1	[illegible]
26	7	339	13	278	16	0	46	15	0	126	14	0	203	13	0	276	12	0	346	11	0	414	10	0	478	5	762	1	[illegible]
27	7	303	13	189	16	0	42	15	0	123	14	0	200	13	0	273	12	0	344	11	0	412	10	0	477	5	761	1	[illegible]
28	7	266	13	97	16	0	38	15	0	119	14	0	196	13	0	270	12	0	341	11	0	409	10	0	475	5	761	1	[illegible]
29	7	225	13	1	16	0	33	15	0	115	14	0	193	13	0	267	12	0	339	11	0	407	10	0	472	5	760	1	[illegible]
30	7	184	12	268	16	0	28	15	0	110	14	0	188	13	0	263	12	0	335	11	0	404	10	0	470	5	759	1	[illegible]
31	7	140	12	166	16	0	22	15	0	105	14	0	184	13	0	259	12	0	332	11	0	401	10	0	467	5	758	1	[illegible]
32	7	93	12	60	16	0	15	15	0	99	14	0	178	13	0	254	12	0	327	11	0	397	10	0	464	5	757	1	[illegible]
33	7	45	11	316	16	0	8	15	0	92	14	0	172	13	0	249	12	0	323	11	0	393	10	0	461	5	756	1	[illegible]
34	6	360	11	205	15	359	...	15	0	84	14	0	165	13	0	243	12	0	317	11	0	389	10	0	457	5	754	1	[illegible]
35	6	308	11	89	15	160	...	15	0	75	14	0	158	13	0	236	12	0	311	11	0	383	10	0	452	5	753	1	[illegible]
36	6	254	10	336	14	326	...	15	0	66	14	0	149	13	0	229	12	0	305	11	0	377	10	0	447	5	751	1	[illegible]
37	6	198	10	215	14	125	...	15	0	54	14	0	139	13	0	220	12	0	297	11	0	371	10	0	441	5	749	1	[illegible]
38	6	129	10	91	13	291	...	15	0	42	14	0	128	13	0	210	12	0	288	11	0	363	10	0	435	5	747	1	[illegible]
39	6	79	9	329	13	91	...	15	0	27	14	0	115	13	0	199	12	0	278	11	0	355	10	0	428	5	744	1	[illegible]
40	6	16	9	200	12	258	...	15	0	11	14	0	100	13	0	186	12	0	267	11	0	345	10	0	419	5	741	1	[illegible]
41	5	316	9	71	12	61	...	14	273	...	14	0	84	13	0	171	12	0	255	11	0	334	10	0	410	5	738	1	[illegible]
42	5	248	9	304	11	230	...	14	21	...	14	0	65	13	0	155	12	0	240	11	0	322	10	0	399	5	734	1	[illegible]
43	5	177	8	171	11	37	...	13	139	...	14	0	44	13	0	136	12	0	224	11	0	308	10	0	387	5	730	1	[illegible]
44	5	104	8	38	10	211	...	12	262	...	14	0	20	13	0	115	12	0	205	11	0	292	10	0	374	5	725	1	[illegible]
45	5	29	7	269	10	23	...	12	25	...	13	294	...	13	0	90	12	0	184	11	0	273	10	0	358	5	720	1	[illegible]
46	4	317	7	136	9	202	...	11	158	...	13	24	...	13	0	63	12	0	160	11	0	253	10	0	340	5	714	1	[illegible]
47	4	238	7	4	9	21	...	10	299	...	12	126	...	13	0	31	12	0	132	11	0	229	10	0	320	5	707	1	[illegible]
48	4	159	7	238	8	208	...	10	81	...	11	237	...	12	328	...	12	0	101	11	0	202	10	0	297	5	700	1	[illegible]
49	4	80	7	110	8	36	...	9	234	...	10	356	...	12	52	...	12	0	64	11	0	170	10	0	271	5	691	1	[illegible]
50	4	2	5	350	7	233	...	9	30	...	10	119	...	11	151	...	12	0	23	11	0	134	10	0	240	5	681	1	[illegible]
51	3	289	5	228	7	71	...	8	198	...	9	257	...	10	262	...	11	225	...	11	0	93	10	0	205	5	670	1	[illegible]
52	3	213	5	110	6	281	...	8	10	...	9	39	...	10	18	...	10	322	...	11	0	46	10	0	165	5	657	1	[illegible]
53	3	140	4	362	6	131	...	7	194	...	8	146	...	9	150	...	10	67	...	10	323	...	10	0	119	5	643	1	[illegible]
54	3	69	4	87	5	354	...	7	22	...	7	363	...	8	293	...	9	189	...	10	61	...	10	0	66	5	626	1	[illegible]
55	3	1	4	148	5	217	...	6	222	...	7	173	...	8	82	...	8	322	...	9	177	...	10	0	4	5	608	1	[illegible]
56	2	300	4	48	5	88	...	6	66	...	6	359	...	7	247	...	8	104	...	8	305	...	9	132	...	5	587	1	[illegible]
57	2	237	3	318	4	329	...	5	283	...	6	189	...	7	57	...	7	261	...	8	82	...	8	258	...	5	564	1	[illegible]
58	2	177	3	227	4	212	...	5	142	...	6	28	...	6	242	...	7	65	...	7	237	...	8	31	...	5	536	1	[illegible]
59	2	120	3	142	4	101	...	5	9	...	5	240	...	6	73	...	6	246	...	7	38	...	7	186	...	5	505	1	[illegible]

EXTENDED INSURANCE.

wing the Length of Time the Insurance for the Face of the Policy will be extended without further Payment of Premiums on Ordinary Life Policies, provided Premiums have been fully paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
2	14	2	353	4	16	5	12	6	34	7	79	8	149	9	240	16	69	19	307
2	41	3	28	4	69	5	78	6	111	7	170	8	249	9	348	16	146	19	271
2	70	3	68	4	123	5	144	6	191	7	259	8	349	10	92	16	207	19	221
2	99	3	110	4	179	5	213	6	270	7	349	9	83	10	196	16	250	19	157
2	129	3	152	4	236	5	281	6	350	8	74	9	181	10	297	16	275	19	83
2	159	3	196	4	293	5	350	7	65	8	163	9	275	11	28	16	284	18	363
2	190	3	239	4	350	6	55	7	144	8	248	9	363	11	115	16	276	18	267
2	221	3	283	5	44	6	123	7	221	8	332	10	83	11	194	16	254	18	162
2	252	3	328	5	103	6	192	7	295	9	45	10	160	11	261	16	218	18	50
2	284	4	7	5	160	6	257	8	2	9	119	10	229	11	317	16	169	17	294
2	316	4	53	5	217	6	321	8	71	9	186	10	286	11	358	16	108	17	168
2	349	4	98	5	272	7	18	8	135	9	244	10	332	12	21	16	37	17	35
3	16	4	142	5	325	7	76	8	192	9	293	11	0	12	35	15	320	16	262
3	48	4	183	6	11	7	129	8	241	9	330	11	21	12	36	15	229	16	119
3	79	4	224	6	59	7	177	8	280	9	356	11	29	12	24	15	129	15	337
3	109	4	263	6	103	7	218	8	311	10	5	11	24	12	0	15	23	15	187
3	139	4	299	6	142	7	249	8	329	10	7	11	7	11	329	14	274	15	33
3	166	4	332	6	174	7	272	8	337	9	363	10	344	11	282	14	155	14	243
3	191	4	361	6	199	7	285	8	334	9	342	10	305	11	225	14	30	14	85
3	215	5	20	6	215	7	288	8	321	9	310	10	256	11	160	13	265	13	291
3	235	5	39	6	223	7	282	8	298	9	269	10	198	11	86	13	132	13	132
3	252	5	51	6	223	7	266	8	265	9	219	10	132	11	5	12	360	12	336
3	264	5	55	6	213	7	240	8	222	9	161	10	58	10	281	12	220	12	177
3	272	5	52	6	195	7	206	8	173	9	95	9	342	10	187	12	77	12	17
3	273	5	42	6	169	7	164	8	115	9	23	9	255	10	87	11	297	11	225
3	269	5	25	6	135	7	115	8	50	8	308	9	163	9	349	11	152	11	68
3	258	5	1	6	95	7	59	7	345	8	223	9	66	9	240	11	5	10	278
3	242	4	336	6	48	6	363	7	268	8	135	8	330	9	129	10	223	10	125
3	221	4	300	5	361	6	296	7	188	8	42	8	226	9	15	10	77	9	338
3	196	4	259	5	304	6	224	7	104	7	311	8	120	8	264	9	297	9	191
3	168	4	215	5	243	6	150	7	17	7	213	8	12	8	147	9	154	9	43
3	136	4	167	5	179	6	73	6	293	7	113	7	268	8	30	9	11	8	265
3	101	4	117	5	113	5	360	6	203	7	13	7	158	7	277	8	239	8	124
3	65	4	65	5	45	5	279	6	111	6	276	7	48	7	160	8	104	7	346
3	27	4	11	4	340	5	197	6	20	6	175	6	308	7	43	7	335	7	212
2	352	3	321	4	270	5	115	5	292	6	74	6	195	6	293	7	208	7	75
2	311	3	264	4	199	5	34	5	200	5	339	6	87	6	180	7	81	6	306
2	269	3	208	4	128	4	317	5	109	5	239	5	346	6	69	6	322	6	178
2	226	3	151	4	57	4	235	5	19	5	142	5	242	5	325	6	205	6	47
2	184	3	94	3	351	4	155	4	295	5	45	5	141	5	222	6	87	5	289
2	142	3	38	3	281	4	75	4	208	4	316	5	43	5	120	5	335	5	169
2	100	2	347	3	212	3	362	4	122	4	226	4	313	5	22	5	225	5	44
2	58	2	292	3	145	3	286	4	39	4	139	4	224	4	294	5	115	4	291
2	17	2	238	3	79	3	212	3	324	4	55	4	137	4	206	5	4	4	174
1	342	2	185	3	13	3	141	3	249	3	339	4	53	4	120	4	270	4	46
1	302	2	133	2	317	3	73	3	177	3	265	3	338	4	35	4	171	3	294

Automatic Extended Insurance is granted for 60 days at end of first year and 120 days at end of ond year.

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be tended, without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Y
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
20	4	281	7	39	9	345	12	248	15	248	18	320	22	39	25	50	36	87	44
21	4	308	7	78	10	30	12	304	15	301	18	355	22	32	24	356	35	200	43
22	4	334	7	117	10	80	12	355	15	347	19	13	22	12	24	283	34	310	42
23	4	361	7	155	10	127	13	38	16	20	19	24	21	340	24	196	34	52	41
24	5	23	7	192	10	171	13	82	16	50	19	20	21	291	24	98	33	156	40
25	5	50	7	228	10	212	13	120	16	69	19	3	21	226	23	353	32	257	39
26	5	76	7	262	10	249	13	150	16	78	18	337	21	149	23	230	31	355	38
27	5	102	7	294	10	282	13	173	16	75	18	291	21	59	23	98	31	87	37
28	5	126	7	323	10	310	13	187	16	58	18	233	20	323	22	322	30	182	37
29	5	149	7	349	10	332	13	193	16	29	18	163	20	210	22	171	29	274	36
30	5	170	8	7	10	343	13	187	15	353	18	80	20	87	22	13	28	364	35
31	5	189	8	27	10	357	13	171	15	299	17	352	19	320	21	211	28	89	34
32	5	206	8	42	10	358	13	142	15	233	17	246	19	179	21	38	27	178	33
33	5	221	8	52	10	350	13	103	15	157	17	132	19	31	20	223	26	265	33
34	5	232	8	58	10	334	13	53	15	70	17	10	18	239	20	38	25	350	31
35	5	241	8	57	10	307	12	358	14	338	16	243	18	76	19	213	25	71	30
36	5	247	8	49	10	270	12	286	14	231	16	103	17	272	19	18	24	158	29
37	5	248	8	34	10	223	12	206	14	117	15	322	17	98	18	184	23	243	28
38	5	245	8	11	10	167	12	116	13	360	15	169	16	284	17	347	22	327	28
39	5	237	7	346	10	101	12	19	13	230	15	12	16	101	17	142	22	48	27
40	5	224	7	307	10	28	11	278	13	95	14	214	15	279	16	300	21	136	26
41	5	205	7	260	9	312	11	166	12	319	14	48	15	90	16	90	20	224	25
42	5	179	7	205	9	223	11	48	12	173	13	242	14	264	15	245	19	311	24
43	5	147	7	144	9	128	10	289	12	24	13	70	14	70	15	34	19	36	23
44	5	108	7	76	9	28	10	161	11	236	12	260	13	241	14	187	18	129	22
45	5	65	7	3	8	287	10	30	11	80	12	83	13	45	13	340	17	223	21
46	5	16	6	289	8	177	9	259	10	288	11	271	12	215	13	128	16	317	21
47	4	327	6	205	8	64	9	122	10	129	11	93	12	20	12	283	16	51	20
48	4	268	6	119	7	314	8	349	9	335	10	280	11	190	12	74	15	155	19
49	4	207	6	30	7	196	8	209	9	175	10	103	10	363	11	233	14	259	18
50	4	144	5	304	7	78	8	70	9	17	9	293	10	172	11	28	14	1	17
51	4	79	5	212	6	324	7	296	8	225	9	120	9	350	10	193	13	118	16
52	4	13	5	120	6	207	7	159	8	71	8	314	9	166	9	361	12	237	16
53	3	312	5	29	6	90	7	24	7	284	8	147	8	350	9	170	11	357	15
54	3	245	4	303	5	341	6	256	7	135	7	349	8	174	8	346	11	124	14
55	3	179	4	213	5	228	6	126	6	354	7	190	8	2	8	165	10	259	13
56	3	114	4	125	5	117	5	364	6	213	7	34	7	201	7	353	10	32	12
57	3	50	4	39	5	10	5	240	6	75	6	249	7	40	7	184	9	181	12
58	2	352	3	320	4	270	5	121	5	306	6	105	6	250	7	19	8	329	11
59	2	291	3	238	4	169	5	4	5	178	5	329	6	102	6	229	8	125	10
60	2	231	3	159	4	71	4	258	5	54	5	196	5	324	6	78	7	287	9
61	2	174	3	83	3	341	4	151	4	301	5	68	5	189	5	300	7	93	9
62	2	119	3	9	3	251	4	48	4	189	4	312	5	60	5	165	6	270	8
63	2	66	2	304	3	165	3	315	4	82	4	199	4	304	5	35	6	89	7
64	2	15	2	237	3	82	3	224	3	346	4	92	4	191	4	279	5	281	7
65	1	331	2	174	2	4	2	132	2	254	2	255	4	92	4	165	5	110	[illegible]

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period if the Insured is Living, provided Premiums have been fully paid in Cash for

2 Yrs.		3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.		19 Yrs.	
Years.	Days.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Years.	Pure Endt.
7	115	12	344	16	0	$41	15	0	$126	14	0	$198	13	0	$269	12	0	$338	11	0	$405	10	0	$471	5	778	1	950
7	92	12	289	16	0	39	15	0	124	14	0	197	13	0	268	12	0	337	11	0	404	10	0	470	5	777	1	959
7	67	12	232	16	0	36	15	0	122	14	0	195	13	0	266	12	0	335	11	0	403	10	0	469	5	777	1	959
7	42	12	172	16	0	34	15	0	120	14	0	193	13	0	264	12	0	334	11	0	402	10	0	468	5	777	1	959
7	16	12	109	16	0	31	15	0	117	14	0	190	13	0	262	12	0	332	11	0	400	10	0	467	5	776	1	959
6	359	12	43	16	0	28	15	0	114	14	0	188	13	0	260	12	0	330	11	0	398	10	0	465	5	776	1	959
6	325	11	338	16	0	24	15	0	111	14	0	185	13	0	257	12	0	328	11	0	396	10	0	463	5	775	1	959
6	295	11	268	16	0	21	15	0	108	14	0	182	13	0	255	12	0	325	11	0	394	10	0	462	5	774	1	959
6	263	11	194	16	0	16	15	0	104	14	0	179	13	0	252	12	0	323	11	0	392	10	0	460	5	774	1	959
6	230	11	117	16	0	11	15	0	100	14	0	175	13	0	248	12	0	320	11	0	390	10	0	458	5	773	1	959
6	195	11	37	16	0	6	15	0	95	14	0	171	13	0	245	12	0	316	11	0	387	10	0	455	5	772	1	959
6	158	10	319	16	0	...	15	0	90	14	0	166	13	0	240	12	0	313	11	0	383	10	0	452	5	771	1	958
6	120	10	234	15	199	...	15	0	84	14	0	160	13	0	235	12	0	308	11	0	380	10	0	449	5	770	1	958
6	79	10	144	15	28	...	15	0	77	14	0	154	13	0	230	12	0	304	11	0	375	10	0	445	5	769	1	958
6	36	10	52	14	219	...	15	0	69	14	0	147	13	0	224	12	0	298	11	0	371	10	0	441	5	767	1	958
5	357	9	322	14	48	...	15	0	60	14	0	139	13	0	217	12	0	292	11	0	365	10	0	437	5	766	1	958
5	312	9	224	13	231	...	15	0	50	14	0	130	13	0	209	12	0	285	11	0	359	10	0	432	5	764	1	958
5	264	9	122	13	53	...	15	0	39	14	0	120	13	0	200	12	0	277	11	0	352	10	0	426	5	762	1	957
5	214	9	18	12	239	...	15	0	28	14	0	109	13	0	190	12	0	268	11	0	345	10	0	419	5	760	1	957
5	163	8	276	12	60	...	15	0	11	14	0	96	13	0	178	12	0	258	11	0	336	10	0	412	5	758	1	957
5	109	8	165	11	245	...	14	287	...	14	0	81	13	0	165	12	0	247	11	0	326	10	0	403	5	755	1	956
5	53	8	54	11	66	...	14	42	...	14	0	64	13	0	150	12	0	234	11	0	315	10	0	393	5	752	1	956
4	360	7	304	10	252	...	13	165	...	14	0	45	13	0	133	12	0	219	11	0	302	10	0	383	5	748	1	955
4	298	7	188	10	76	...	12	294	...	14	0	23	13	0	114	12	0	202	11	0	287	10	0	370	5	744	1	955
4	235	7	71	9	265	...	12	61	...	13	349	...	13	0	92	12	0	183	11	0	271	10	0	356	5	740	1	954
4	169	6	318	9	91	...	11	199	...	13	80	...	13	0	67	12	0	161	11	0	252	10	0	340	5	735	1	954
4	101	6	199	8	286	...	10	342	...	12	184	...	13	0	39	12	0	136	11	0	231	10	0	322	5	729	1	953
4	31	6	82	8	118	...	10	125	...	11	297	...	13	0	6	12	0	108	11	0	207	10	0	301	5	722	1	952
3	327	5	331	7	319	...	9	280	...	11	52	...	12	137	...	12	0	76	11	0	179	10	0	278	5	715	1	951
3	256	5	216	7	159	...	9	77	...	10	180	...	11	236	...	12	0	38	11	0	147	10	0	251	5	706	1	950
3	186	5	104	7	5	...	8	245	...	9	318	...	10	345	...	11	337	...	11	0	110	10	0	220	5	697	1	949
3	118	4	361	6	219	...	8	57	...	9	99	...	10	99	...	11	66	...	11	0	68	10	0	184	5	686	1	948
3	50	4	254	6	75	...	7	240	...	8	254	...	9	228	...	10	172	...	11	0	19	10	0	143	5	674	1	946
2	350	4	152	5	302	...	7	67	...	8	54	...	9	4	...	9	290	...	10	193	...	10	0	96	5	660	1	945
2	287	4	55	5	169	...	6	266	...	7	228	...	8	155	...	9	54	...	9	302	...	10	0	41	5	644	1	943
2	226	3	326	5	44	...	6	108	...	7	47	...	7	316	...	8	196	...	9	59	...	9	282	...	5	626	1	941
2	167	3	236	4	288	...	5	323	...	6	236	...	7	123	...	7	348	...	8	195	...	9	34	...	5	606	1	939
2	111	3	150	4	174	...	5	180	...	6	76	...	6	305	...	7	149	...	7	342	...	8	168	...	5	583	1	936
2	58	3	70	4	66	...	5	46	...	5	236	...	6	133	...	6	324	...	7	139	...	7	312	...	5	556	1	933
2	7	2	358	3	328	...	4	253	...	5	140	...	5	334	...	6	146	...	6	311	...	7	107	...	5	526	1	930
1	324	2	285	3	231	...	4	163	...	5	1	...	5	182	...	5	343	...	6	131	...	6	278	...	5	490	1	927
1	278	2	216	3	139	...	4	49	...	4	237	...	5	37	...	5	188	...	5	327	...	6	98	...	5	448	1	922
1	235	2	151	3	54	...	3	308	...	4	116	...	4	269	...	5	42	...	5	172	...	5	294	...	5	397	1	918
1	194	2	90	2	338	...	3	208	...	4	2	...	4	145	...	4	273	...	5	25	...	5	139	...	5	336	1	912
1	156	2	33	2	282	...	3	115	...	3	263	...	4	29	...	4	149	...	4	257	...	4	355	...	5	262	1	906
1	120	1	344	2	192	...	3	28	...	3	167	...	3	289	...	4	33	...	4	134	...	4	224	...	5	170	1	899

Automatic Extended Insurance is granted for 60 days at end of first year.

Extended Insurance on $1,000 Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		20-Year Endowment at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.
15	1	0	2	4	7	10	13	8	19	0	3	7	7	10	25	2	38	11	48	2	11	10	15	$140	10	$5005	$771	
16	1	1	2	6	8	1	14	1	19	2	3	7	8	0	25	3	38	3	47	4	11	8	15	139	10	5006	760	
17	1	1	2	7	8	5	14	5	19	3	3	8	8	2	25	3	37	7	46	5	11	7	15	137	10	4995	760	
18	1	2	2	8	8	8	14	9	19	4	3	8	8	4	25	3	37	0	45	7	11	5	15	135	10	4985	760	
19	1	2	2	9	9	0	15	1	19	4	3	9	8	5	25	2	36	4	44	8	11	3	15	133	10	4975	759	
20	1	4	2	11	9	3	15	4	19	3	3	10	8	8	25	0	35	8	43	10	11	2	15	131	10	4965	759	
21	1	4	3	0	9	7	15	7	19	2	3	11	8	9	24	11	34	11	42	11	11	0	15	129	10	4945	758	
22	1	5	3	1	9	10	15	9	19	1	3	11	9	0	24	8	34	3	42	1	10	10	15	126	10	4935	758	
23	1	5	3	2	10	2	15	11	18	11	4	0	9	1	24	5	33	7	41	2	10	8	15	123	10	4925	758	
24	1	6	3	4	10	5	16	0	18	8	4	0	9	2	24	2	32	10	40	4	10	6	15	120	10	4905	757	
25	1	6	3	5	10	8	16	0	18	6	4	1	9	4	23	10	32	2	39	5	10	4	15	117	10	4885	756	
26	1	7	3	7	10	11	16	0	18	3	4	1	9	5	23	6	31	5	38	7	10	2	15	114	10	4865	755	
27	1	8	3	8	11	2	16	0	18	0	4	2	9	6	23	2	30	8	37	8	10	0	15	110	10	4845	753	
28	1	9	3	9	11	4	15	11	17	8	4	2	9	7	22	9	29	11	36	9	9	9	15	105	10	4825	752	
29	1	9	3	11	11	6	15	9	17	4	4	3	9	8	22	5	29	3	35	10	9	7	15	100	10	4805	751	
30	1	10	4	0	11	7	15	7	17	0	4	3	9	9	21	11	28	6	35	0	9	4	15	95	10	4775	749	
31	1	11	4	1	11	8	15	5	16	8	4	3	9	9	21	6	27	9	34	1	9	2	15	89	10	4745	746	
32	1	11	4	3	11	9	15	3	16	3	4	4	9	10	21	0	27	0	33	3	8	11	15	82	10	4705	743	
33	2	0	4	4	11	9	15	0	15	11	4	4	9	10	20	6	26	3	32	4	8	8	15	74	10	4665	740	
34	2	0	4	5	11	9	14	9	15	6	4	4	9	10	20	0	25	5	31	5	8	5	15	66	10	4625	736	
35	2	1	4	7	11	8	14	5	15	1	4	4	9	9	19	6	24	8	30	7	8	2	15	56	10	4575	731	
36	2	2	4	8	11	7	14	2	14	8	4	4	9	8	19	0	23	11	29	8	7	11	15	45	10	4515	725	
37	2	2	4	10	11	5	13	10	14	3	4	4	9	7	18	5	23	2	28	9	7	8	15	33	10	4455	718	
38	2	3	4	11	11	4	13	6	13	10	4	3	9	6	17	10	22	5	27	11	7	5	15	19	10	4385	704	
39	2	3	5	0	11	2	13	2	13	5	4	3	9	4	17	4	21	8	27	0	7	2	15	3	10	4305	688	
40	2	4	5	1	10	11	12	10	13	0	4	3	9	2	16	9	20	11	26	1	6	11	14	5	10	4215	669	
41	2	4	5	2	10	9	12	5	12	7	4	2	9	0	16	2	20	2	25	3	6	7	13	9	10	4115	640	
42	2	5	5	2	10	6	12	1	12	1	4	1	8	9	15	7	19	5	24	4	6	4	13	1	10	4005	610	
43	2	5	5	2	10	3	11	8	11	8	4	0	8	6	15	0	18	8	23	6	6	0	12	5	10	3875	580	
44	2	5	5	2	10	0	11	4	11	3	3	11	8	3	14	5	17	11	22	8	5	9	11	9	10	3725	550	
45	2	5	5	2	9	8	10	11	10	10	3	10	8	0	13	10	17	2	21	9	5	5	11	1	10	3565	519	
46	2	5	5	1	9	5	10	6	10	5	3	9	7	9	13	3	16	5	20	11	5	2	10	6	10	3375	488	
47	2	5	5	0	9	1	10	2	10	0	3	7	7	5	12	8	15	9	20	0	4	11	9	10	10	3165	457	
48	2	4	4	11	8	10	9	9	9	7	3	6	7	1	12	1	15	0	19	2	4	7	9	3	10	2915	420	
49	2	4	4	10	8	6	9	4	9	2	3	4	6	10	11	6	14	4	18	4	4	4	8	8	10	2645	380	
50	2	3	4	8	8	2	9	0	8	10	3	3	6	6	11	0	13	7	17	6	4	0	8	2	10	2325	334	
51	2	2	4	7	7	10	8	7	8	5	3	0	6	3	10	5	12	11	16	8	3	9	7	8	10	1995	287	
52	2	2	4	5	7	7	8	3	8	0	2	11	5	11	9	10	12	3	15	11	3	6	7	2	10	1635	235	
53	2	1	4	4	7	3	7	11	7	8	2	9	5	8	9	4	11	7	15	1	3	3	6	8	10	1055	144	
54	2	0	4	2	6	11	7	6	7	4	2	7	5	4	8	10	11	0	14	3	3	1	6	3	10	495	67	
55	1	11	4	0	6	7	7	2	6	11	2	6	5	0	8	4	10	4	13	6	2	10	5	10	9	105	15	
56	1	10	3	10	6	4	6	10	6	7	2	4	4	9	7	10	9	9	12	9	2	7	5	4	9	15	2	
57	1	9	3	8	6	0	6	6	6	3	2	2	4	6	7	6	9	2	11	11	2	6	5	0	8	15	2	
58	1	9	3	6	5	9	6	2	5	11	2	1	4	3	6	11	8	7	11	2	2	3	4	7	7	105	15	
59	1	8	3	4	5	5	5	11	5	7	1	11	4	0	6	6	8	0	10	5	.....							
60	1	7	3	3	5	2	5	7	5	3	1	10	3	9	6	1	7	6	9	8	.....							

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended, without further payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully paid in cash for

2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		20 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
0	2	1	7	2	6	3	4	4	2	5	0	5	10	6	9	7	8	8	8	9	7	10	7	11	5	12	3	16	8
0	2	1	8	2	8	3	6	4	4	5	2	6	1	7	0	7	11	8	11	9	11	10	10	11	8	12	6	16	9
0	2	1	9	2	9	3	7	4	6	5	4	6	3	7	3	8	2	9	2	10	2	11	0	11	10	12	9	16	9
0	2	1	9	2	10	3	9	4	7	5	6	6	6	7	5	8	5	9	5	10	4	11	3	12	0	13	0	16	8
0	2	1	10	2	11	3	10	4	9	5	8	6	8	7	8	8	8	9	8	10	7	11	5	12	2	13	3	16	7
0	2	1	10	3	0	4	0	4	11	5	11	6	11	7	11	8	11	9	11	10	9	11	6	12	5	13	5	16	5
0	2	1	11	3	1	4	1	5	1	6	1	7	2	8	2	9	1	10	0	10	10	11	7	12	7	13	6	16	3
0	2	1	11	3	1	4	3	5	3	6	3	7	4	8	4	9	4	10	2	10	11	11	9	12	9	13	7	16	0
0	2	2	0	3	2	4	5	5	5	6	6	7	6	8	6	9	5	10	2	11	0	11	11	12	10	13	7	15	10
0	2	2	1	3	3	4	6	5	7	6	8	7	9	8	8	9	6	10	3	11	1	12	0	12	10	13	7	15	7
0	2	2	1	3	4	4	7	5	9	6	10	7	10	8	9	9	7	10	4	11	2	12	1	12	11	13	8	15	3
0	2	2	2	3	5	4	9	5	11	7	0	7	11	8	10	9	8	10	4	11	3	12	1	12	10	13	5	15	0
0	2	2	3	3	6	4	10	6	1	7	1	8	0	8	11	9	8	10	4	11	3	12	1	12	9	13	4	14	8
0	2	2	3	3	7	4	11	6	2	7	2	8	1	8	11	9	7	10	5	11	3	12	0	12	8	13	2	14	4
0	2	2	4	3	8	5	0	6	3	7	3	8	1	8	11	9	7	10	5	11	3	11	11	12	6	13	0	14	0
0	2	2	5	3	9	5	1	6	4	7	3	8	1	8	10	9	6	10	5	11	2	11	10	12	4	12	9	13	8
0	2	2	6	3	10	5	1	6	4	7	3	8	1	8	9	9	6	10	6	11	1	11	8	12	2	12	6	13	3
0	2	2	6	3	11	5	2	6	4	7	3	8	0	8	9	9	6	10	4	10	11	11	6	11	11	12	3	12	11
0	2	2	7	3	11	5	2	6	3	7	2	7	11	8	8	9	5	10	2	10	10	11	4	11	8	12	0	12	6
0	2	2	7	3	11	5	1	6	2	7	2	7	11	8	7	9	4	10	1	10	7	11	1	11	5	11	9	12	2
0	2	2	7	3	11	5	1	6	1	7	1	7	10	8	6	9	3	9	11	10	5	10	10	11	2	11	5	11	9
0	2	2	7	3	10	5	0	6	0	6	11	7	8	8	4	9	1	9	9	10	2	10	7	10	11	11	1	11	4
0	2	2	7	3	10	4	11	5	11	6	9	7	6	8	3	8	11	9	6	9	1	10	4	10	7	10	10	11	0
0	2	2	6	3	9	4	10	5	8	6	7	7	4	8	1	8	9	9	4	9	9	10	0	10	3	10	6	10	7
0	2	2	6	3	8	4	8	5	7	6	5	7	3	7	11	8	7	9	1	9	5	9	9	9	11	10	1	10	2
0	2	2	5	3	7	4	7	5	6	6	3	7	1	7	9	8	4	8	10	9	2	9	5	9	8	9	9	9	10
0	2	2	4	3	6	4	5	5	4	6	2	6	11	7	7	8	1	8	6	8	10	9	1	9	4	9	5	9	5
0	2	2	3	3	4	4	4	5	2	6	0	6	9	7	5	7	10	8	3	8	7	8	10	9	0	9	1	9	0
0	2	2	3	3	3	4	2	5	0	5	11	6	7	7	2	7	8	8	0	8	3	8	6	8	8	8	9	8	8
0	2	2	2	3	2	4	1	4	11	5	9	6	5	6	11	7	4	7	8	8	0	8	2	8	4	8	5	8	4
0	2	2	1	3	1	3	11	4	10	5	7	6	2	6	8	7	1	7	5	7	8	7	10	8	0	8	0	7	11
0	2	2	0	3	0	3	10	4	8	5	5	6	0	6	6	6	10	7	2	7	4	7	6	7	8	7	9	7	7
0	2	1	11	2	11	3	8	4	6	5	3	5	9	6	3	6	7	6	10	7	1	7	2	7	4	7	5	7	3
0	2	1	11	2	9	3	7	4	5	5	0	5	7	6	0	6	4	6	7	6	9	6	11	7	0	7	1	6	11
0	2	1	10	2	8	3	6	4	3	4	10	5	4	5	9	6	0	6	3	6	6	6	7	6	8	6	9	6	7
0	2	1	9	2	7	3	4	4	1	4	8	5	1	5	6	5	9	6	0	6	2	6	4	6	5	6	5	6	3
0	2	1	8	2	5	3	3	3	10	4	6	4	11	5	3	5	6	5	9	5	11	6	0	6	1	6	2	5	11
0	2	1	7	2	4	3	2	3	9	4	3	4	8	5	0	5	3	5	6	5	7	5	9	5	10	5	10	5	7
0	2	1	6	2	3	3	0	3	7	4	1	4	6	4	9	5	0	5	2	5	4	5	6	5	6	5	7	5	4
0	2	1	5	2	2	2	10	3	5	4	0	4	3	4	7	4	9	4	11	5	1	5	2	5	3	5	4	5	0

EXTENDED INSURANCE

Showing the Length of Time the Insurance for the Face of the Policy will be Extended, without further payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully paid in cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	
21	0	11	3	9	6	0	8	1	10	2	12	4	14	8	17	6	20	9	23	8	26	3	28	6	30	6	32	3	39	
22	0	11	3	9	6	1	8	2	10	3	12	5	14	9	17	7	20	9	23	6	26	0	28	1	30	0	31	8	38	
23	1	0	3	10	6	1	8	3	10	4	12	6	14	10	17	9	20	9	23	4	25	8	27	8	29	6	31	1	37	
24	1	0	3	10	6	1	8	4	10	5	12	8	14	10	17	10	20	8	23	2	25	4	27	3	28	11	30	6	36	
25	1	0	3	11	6	2	8	5	10	6	12	9	14	10	17	10	20	6	22	11	25	0	26	10	28	5	29	10	[illegible]	
26	1	0	3	11	6	3	8	6	10	7	12	9	14	11	17	10	20	5	22	8	24	7	26	4	27	10	29	3	[illegible]	
27	1	0	3	11	6	3	8	7	10	8	12	10	15	0	17	9	20	2	22	4	24	2	25	10	27	3	28	7	[illegible]	
28	1	1	3	11	6	3	8	8	10	9	12	10	15	0	17	8	20	0	22	0	23	9	25	3	26	8	27	11	[illegible]	
29	1	1	3	11	6	4	8	9	10	10	12	9	15	0	17	6	19	9	21	8	23	4	24	9	26	1	27	3	[illegible]	
30	1	1	3	11	6	4	8	10	10	10	12	9	15	0	17	4	19	5	21	3	22	10	24	2	25	5	26	7	[illegible]	
31	1	1	4	0	6	4	8	10	10	10	12	8	14	11	17	2	19	1	20	10	22	4	23	8	24	10	25	11	[illegible]	
32	1	1	4	0	6	5	8	10	10	9	12	6	14	9	16	11	18	9	20	5	21	10	23	1	24	2	25	3	[illegible]	
33	1	1	4	1	6	5	8	9	10	8	12	5	14	7	16	8	18	5	19	11	21	3	22	6	23	6	24	8	[illegible]	
34	1	2	4	1	6	5	8	8	10	7	12	3	14	5	16	4	18	0	19	6	20	9	21	10	22	11	24	0	[illegible]	
35	1	2	4	1	6	5	8	7	10	6	12	1	14	2	16	0	17	7	19	0	20	2	21	3	22	3	23	2	[illegible]	
36	1	2	4	1	6	5	8	6	10	4	12	0	13	11	15	8	17	2	18	6	19	7	20	8	21	7	22	6	[illegible]	
37	1	2	4	1	6	4	8	4	10	2	11	10	13	8	15	4	16	9	17	11	19	0	20	0	20	11	21	9	[illegible]	
38	1	2	4	1	6	3	8	2	9	11	11	8	13	5	14	11	16	3	17	5	18	5	19	4	20	3	21	1	[illegible]	
39	1	2	4	1	6	2	8	0	9	9	11	4	13	1	14	6	15	9	16	11	17	10	18	9	19	7	20	4	[illegible]	
40	1	2	4	0	6	0	7	10	9	6	11	1	12	9	14	1	15	4	16	4	17	3	18	1	18	10	19	8	[illegible]	
41	1	2	3	11	5	11	7	8	9	3	10	10	12	4	13	8	14	10	15	9	16	8	17	5	18	2	18	11	[illegible]	
42	1	2	3	10	5	9	7	5	8	11	10	7	12	0	13	3	14	4	15	3	16	1	16	10	17	6	18	3	[illegible]	
43	1	2	3	9	5	7	7	2	8	8	10	3	11	7	12	9	13	9	14	8	15	5	16	2	16	10	17	7	[illegible]	
44	1	2	3	8	5	4	6	11	8	5	9	11	11	3	12	4	13	3	14	1	14	10	15	6	16	3	16	10	[illegible]	
45	1	2	3	6	5	2	6	8	8	2	9	7	10	10	11	10	12	9	13	7	14	3	14	11	15	6	16	2	[illegible]	
46	1	1	3	5	4	11	6	5	7	11	9	3	10	5	11	5	12	3	13	0	13	8	14	3	14	10	15	6	[illegible]	
47	1	1	3	3	4	9	6	2	7	8	8	11	10	0	10	11	11	9	12	5	13	0	13	8	14	3	14	10	[illegible]	
48	1	1	3	2	4	7	5	11	7	4	8	7	9	7	10	5	11	2	11	10	12	5	13	0	13	7	14	2	[illegible]	
49	1	0	3	0	4	5	5	9	7	1	8	2	9	2	10	0	10	8	11	4	11	10	12	5	12	11	13	6	[illegible]	
50	1	0	2	11	4	3	5	6	6	9	7	10	8	9	9	6	10	2	10	9	11	3	11	9	12	4	12	10	[illegible]	
51	0	11	2	9	4	1	5	4	6	6	7	6	8	4	9	0	9	8	10	3	10	9	11	2	11	8	12	2	[illegible]	
52	0	11	2	7	3	10	5	1	6	2	7	1	7	11	8	7	9	2	9	8	10	2	10	8	11	1	11	7	[illegible]	
53	0	10	2	6	3	8	4	10	5	10	6	9	7	6	8	2	8	8	9	2	9	8	10	1	10	6	10	11	[illegible]	
54	0	10	2	4	3	6	4	7	5	7	6	5	7	1	7	8	8	3	8	8	9	1	9	6	9	11	10	4	[illegible]	
55	0	10	2	3	3	4	4	4	5	4	6	1	6	9	7	3	7	9	8	2	8	7	9	0	9	4	9	9	[illegible]	
56	0	9	2	1	3	2	4	2	5	0	5	9	6	4	6	10	7	4	7	9	8	1	8	6	8	10	9	3	[illegible]	
57	0	9	1	11	3	0	3	11	4	9	5	5	6	0	6	6	6	10	7	3	7	8	7	11	8	4	8	8	[illegible]	
58	0	8	1	10	2	10	3	9	4	6	5	1	5	7	6	1	6	6	6	10	7	2	7	6	7	10	8	1	[illegible]	
59	0	8	1	9	2	8	3	6	4	2	4	10	5	3	5	8	6	1	6	5	6	9	7	0	7	4	7	7	[illegible]	
60	0	7	1	8	2	6	3	4	3	11	4	6	4	11	5	4	5	8	6	0	6	4	6	7	6	10	7	1	[illegible]	

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at End of Period if Insured is Living, provided Premiums have been fully Paid in Cash for

2 Yrs.		3 Yrs.		4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs.			10 Yrs.			15 Yrs.		19 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
11	9	7	16	0	$6	15	0	$88	14	0	$166	13	0	$242	12	0	$314	11	0	$383	10	0	$449	5	$741	1	$946
10	9	6	16	0	3	15	0	85	14	0	164	13	0	240	12	0	312	11	0	381	10	0	448	5	740	1	946
9	9	4	16	0	....	15	0	82	14	0	161	13	0	237	12	0	310	11	0	379	10	0	446	5	740	1	946
8	9	2	15	8	....	15	0	79	14	0	159	13	0	235	12	0	308	11	0	378	10	0	444	5	739	1	946
7	9	0	15	4	....	15	0	76	14	0	156	13	0	232	12	0	305	11	0	375	10	0	443	5	738	1	946
6	8	10	15	0	....	15	0	72	14	0	152	13	0	229	12	0	303	11	0	373	10	0	441	5	737	1	946
5	8	8	14	7	....	15	0	68	14	0	148	13	0	226	12	0	300	11	0	371	10	0	438	5	737	1	946
4	8	5	14	3	....	15	0	63	14	0	144	13	0	222	12	0	296	11	0	368	10	0	436	5	736	1	945
3	8	3	13	10	....	15	0	58	14	0	140	13	0	218	12	0	293	11	0	365	10	0	433	5	735	1	945
2	8	1	13	6	....	15	0	53	14	0	135	13	0	214	12	0	289	11	0	361	10	0	430	5	734	1	945
1	7	10	13	1	....	15	0	46	14	0	129	13	0	209	12	0	285	11	0	357	10	0	427	5	732	1	945
0	7	8	12	9	....	15	0	39	14	0	123	13	0	203	12	0	280	11	0	353	10	0	423	5	731	1	945
11	7	6	12	4	....	15	0	31	14	0	116	13	0	197	12	0	274	11	0	348	10	0	419	5	729	1	945
10	7	3	11	11	....	15	0	22	14	0	108	13	0	190	12	0	268	11	0	343	10	0	414	5	728	1	944
8	7	0	11	6	....	15	0	12	14	0	99	13	0	182	12	0	261	11	0	337	10	0	409	5	726	1	944
7	6	10	11	1	....	15	0	....	14	0	89	13	0	173	12	0	253	11	0	330	10	0	403	5	723	1	944
6	6	8	10	8	....	14	5	....	14	0	77	13	0	163	12	0	244	11	0	322	10	0	396	5	721	1	944
5	6	6	10	3	....	13	10	....	14	0	65	13	0	151	12	0	234	11	0	313	10	0	389	5	718	1	944
4	6	4	9	10	....	13	4	....	14	0	50	13	0	139	12	0	223	11	0	304	10	0	381	5	715	1	943
2	6	1	9	5	....	12	7	....	14	0	34	13	0	124	12	0	210	11	0	293	10	0	371	5	712	1	943
1	5	11	9	0	....	12	0	....	14	0	15	13	0	108	12	0	196	11	0	280	10	0	361	5	708	1	943
0	5	8	8	7	....	11	5	....	13	10	....	13	0	89	12	0	180	11	0	266	10	0	349	5	704	1	942
11	5	5	8	2	....	10	10	....	13	1	....	13	0	68	12	0	161	11	0	250	10	0	335	5	696	1	942
10	5	3	7	9	....	10	3	....	12	5	....	13	0	45	12	0	141	11	0	232	10	0	320	5	694	1	941
9	5	0	7	5	....	9	9	....	11	9	....	13	0	18	12	0	177	11	0	212	10	0	302	5	688	1	940
7	4	9	7	0	....	9	2	....	11	1	....	12	9	....	12	0	90	11	0	189	10	0	282	5	681	1	940
5	4	6	6	7	....	8	8	....	10	5	....	12	0	....	12	0	60	11	0	162	10	0	260	5	673	1	939
4	4	4	6	3	....	8	2	....	9	10	....	11	2	....	12	0	25	11	0	132	10	0	234	5	665	1	938
3	4	1	5	10	....	7	8	....	9	3	....	10	7	....	11	9	....	11	0	98	10	0	205	5	655	1	937
2	3	10	5	6	....	7	2	....	8	8	....	9	11	....	11	0	....	11	0	81	10	0	171	5	644	1	935
2	3	8	5	2	....	6	9	....	8	1	....	9	3	....	10	4	....	11	0	13	10	0	133	5	631	1	934
1	3	5	4	10	....	6	4	....	7	7	....	8	8	....	9	7	....	10	6	....	10	0	89	5	617	1	933
0	3	2	4	7	....	5	11	....	7	1	....	8	1	....	9	0	....	9	9	....	10	0	38	5	601	1	931
11	3	0	4	3	....	5	6	....	6	7	....	7	7	....	8	5	....	9	1	....	9	10	....	5	583	1	929
11	2	10	4	0	....	5	2	....	6	2	....	7	0	....	7	10	....	8	6	....	9	1	....	5	562	1	927
10	2	8	3	9	....	4	9	....	5	9	....	6	7	....	7	3	....	7	11	....	8	6	....	5	539	1	924
9	2	6	3	6	....	4	5	....	5	4	....	6	1	....	6	9	....	7	4	....	7	10	....	5	513	1	921
9	2	4	3	3	....	4	2	....	5	0	....	5	8	....	6	3	....	6	9	....	7	3	....	5	483	1	918
8	2	2	3	0	....	3	10	....	4	7	....	5	3	....	5	10	....	6	3	....	6	9	....	5	448	1	915
8	2	0	2	9	....	3	7	....	4	3	....	4	10	....	5	4	....	5	10	....	6	3	....	5	407	1	911

Extended Insurance on $1,000 Participating Policie

Age at Issue.	Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
	3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		Y
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	
21	1	2	3	4	9	7	15	7	19	2	3	4	8	7	24	11	34	11	42	11	9	6	15	$94	10	$469	5	$763	1	$
22	1	3	3	5	9	10	15	9	19	1	3	5	8	9	24	8	34	3	42	1	9	5	15	91	10	468	5	762	1	
23	1	4	3	7	10	2	15	11	18	11	3	6	8	10	24	5	33	77	41	2	9	4	15	88	10	467	5	761	1	
24	1	5	3	9	10	5	16	0	18	8	3	7	9	0	24	2	32	10	40	4	9	2	15	86	10	466	5	760	1	
25	1	6	3	10	10	8	16	0	18	6	3	8	9	1	23	10	32	2	39	5	9	0	15	83	10	463	5	759	1	
26	1	7	4	0	10	11	16	0	18	3	3	9	9	3	23	6	31	5	38	7	8	11	15	80	10	462	5	759	1	
27	1	8	4	2	11	1	16	0	17	11	3	9	9	4	23	2	30	8	37	8	8	10	15	77	10	460	5	759	1	
28	1	10	4	4	11	4	15	11	17	8	3	10	9	5	22	9	29	11	36	9	8	8	15	73	10	458	5	759	1	
29	1	10	4	6	11	6	15	9	17	4	3	11	9	6	22	5	29	3	35	10	8	7	15	68	10	455	5	758	1	
30	1	10	4	8	11	7	15	7	17	0	4	0	9	7	21	11	28	6	35	0	8	5	15	63	10	452	5	757	1	
31	1	11	4	9	11	8	15	5	16	8	4	0	9	7	21	6	27	9	34	1	8	4	15	58	10	449	5	756	1	
32	2	0	4	11	11	9	15	3	16	3	4	1	9	8	21	0	27	0	33	3	8	2	15	52	10	448	5	755	1	
33	2	1	5	1	11	9	15	0	15	11	4	2	9	8	20	0	26	3	32	4	8	0	15	44	10	444	5	754	1	
34	2	2	5	2	11	8	14	9	15	6	4	2	9	8	20	0	25	5	31	5	7	9	15	36	10	440	5	753	1	
35	2	3	5	4	11	8	14	5	15	1	4	3	9	7	19	6	24	8	30	7	7	7	15	26	10	435	5	751	1	
36	2	4	5	4	11	7	14	2	14	8	4	3	9	6	19	0	23	11	29	8	7	5	15	17	10	430	5	749	1	
37	2	5	5	6	11	5	13	10	14	3	4	3	9	5	18	5	23	2	28	9	7	3	15	9	10	423	5	747	1	
38	2	6	5	7	11	4	13	6	13	10	4	4	9	4	17	10	22	5	27	11	7	1	14	7	10	417	5	745	1	
39	2	7	5	8	11	1	13	2	13	4	4	4	9	2	17	4	21	8	27	0	6	10	14	0	10	409	5	742	1	
40	2	8	5	9	10	11	12	10	13	0	4	4	9	0	16	9	20	11	26	1	6	7	13	5	10	401	5	739	1	
41	2	9	5	9	10	9	12	5	12	6	4	3	8	10	16	2	20	2	25	3	6	4	12	9	10	391	5	736	1	
42	2	9	5	9	10	6	12	1	12	1	4	3	8	8	15	7	19	5	24	4	6	1	12	3	10	381	5	733	1	
43	2	10	5	9	10	3	11	8	11	8	4	2	8	5	15	0	18	8	23	6	5	10	7	8	10	367	5	729	1	
44	2	10	5	8	10	0	11	4	11	3	4	2	8	2	14	5	17	11	22	8	5	8	11	1	10	354	5	724	1	
45	2	10	5	7	9	8	10	11	10	10	4	1	7	11	13	10	17	2	21	9	5	5	10	6	10	336	5	718	1	
46	2	10	5	5	9	5	10	6	10	5	4	0	7	3	13	3	16	5	20	11	5	2	9	11	10	319	5	712	1	
47	2	10	5	5	9	1	10	2	10	0	3	10	7	4	12	8	15	9	20	0	4	11	9	5	10	297	5	705	1	
48	2	9	5	3	8	9	9	9	9	7	3	9	7	1	12	1	15	0	19	2	4	8	8	10	10	275	5	697	1	
49	2	9	5	2	8	6	9	4	9	2	3	7	6	10	11	6	14	4	18	4	4	5	8	4	10	245	5	687	1	
50	2	8	5	0	8	2	9	0	8	10	3	6	6	6	11	0	13	7	17	6	4	2	7	10	10	216	5	678	1	
51	2	8	4	10	7	10	8	7	8	5	3	4	6	2	10	5	12	11	16	8	4	0	7	5	10	177	5	665	1	
52	2	7	4	8	7	6	8	3	8	0	3	2	5	11	9	10	12	3	15	11	3	9	6	11	10	138	5	653	1	
53	2	6	4	6	7	3	7	10	7	9	3	1	5	7	9	4	11	7	15	1	....		....		....		....		....	
54	2	5	4	4	6	11	7	6	7	3	2	11	5	4	8	10	10	11	14	3	....		....		....		....		....	
55	2	4	4	2	6	7	7	2	6	11	2	9	5	1	8	4	10	4	13	6	....		....		....		....		....	
56	2	3	4	0	6	4	6	10	6	7	2	8	4	9	7	10	9	9	12	8	....		....		....		....		....	
57	2	3	10	6	0	6	6	6	6	3	2	6	4	6	7	5	9	2	11	11	....		....		....		....		....	
58	2	1	3	8	5	8	6	2	5	11	2	4	4	3	6	11	8	7	11	2	....		....		....		....		....	
59	2	0	3	6	5	5	5	11	5	7	2	3	4	0	6	6	8	0	10	5	....		....		....		....		....	
60	1	11	3	4	5	2	5	7	5	3	2	1	3	9	6	1	7	6	9	8	....		....		....		....		....	

xtended Insurance on $1,000 Participating Policies.

Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Pure End.	Years	Pure End.	Years	Pure End.
1	47	8	364	15	266	19	306	4	53	25	27	35	246	43	315	14	177	10	$488	5	$771	1	$958
1	71	9	112	16	35	19	270	4	76	24	336	34	363	42	358	14	90	10	487	5	771	1	958
1	98	9	223	16	97	19	220	4	100	24	263	34	112	42	40	14	0	10	486	5	771	1	958
1	125	9	331	16	141	19	158	4	124	24	177	33	221	41	86	13	272	10	484	5	770	1	958
1	152	10	72	16	169	19	82	4	147	24	79	32	328	41	30	13	179	10	483	5	770	1	958
1	179	10	172	16	180	18	362	4	170	23	334	32	67	39	173	13	80	10	481	5	769	1	958
1	208	10	266	16	173	18	266	4	193	23	212	31	169	38	215	12	346	10	479	5	768	1	958
1	237	10	302	16	153	18	162	4	214	23	80	30	267	37	255	12	244	10	477	5	767	1	958
1	268	11	63	16	119	18	49	4	236	22	304	29	364	36	296	12	138	10	475	5	767	1	957
1	298	11	124	16	72	17	294	4	256	22	153	29	94	35	333	12	31	10	472	5	766	1	957
1	339	11	175	16	12	17	167	4	273	21	360	28	188	35	7	11	286	10	469	5	765	1	957
1	359	11	211	15	307	17	35	4	291	21	193	27	279	34	50	11	174	10	466	5	763	1	957
2	25	11	234	15	226	16	261	4	307	21	21	27	3	33	92	11	60	10	462	5	762	1	957
2	57	11	243	15	137	16	119	4	319	20	205	26	93	32	134	10	308	10	459	5	761	1	957
2	88	11	253	15	39	15	337	4	331	20	21	25	182	31	175	10	190	10	454	5	759	1	956
2	122	11	221	14	297	15	187	4	339	19	195	24	269	30	215	10	68	10	449	5	757	1	956
2	148	11	193	14	185	15	33	4	345	19	1	23	355	29	255	9	310	10	443	5	755	1	956
2	177	11	153	14	66	14	243	4	346	18	166	23	79	28	294	9	185	10	437	5	753	1	956
2	204	11	103	13	308	14	85	4	345	17	329	22	167	27	335	9	59	10	430	5	750	1	955
2	230	11	43	13	178	13	290	4	340	17	124	21	255	27	10	8	296	10	422	5	748	1	955
2	254	10	340	13	46	13	131	4	331	16	281	20	342	26	57	8	167	10	413	5	745	1	954
2	275	10	263	12	274	12	336	4	316	16	72	20	67	25	103	8	37	10	403	5	741	1	954
2	293	10	158	12	135	12	177	4	295	15	226	19	158	24	150	7	271	10	392	5	737	1	953
2	307	10	89	11	358	12	16	4	269	15	14	18	250	23	196	7	140	10	379	5	733	1	953
2	317	9	359	11	214	11	225	4	236	14	166	17	324	22	244	7	10	10	364	5	728	1	952
2	320	9	262	11	68	11	66	4	199	13	318	17	74	21	292	6	244	10	348	5	722	1	952
2	318	9	152	10	287	10	278	4	155	13	106	16	173	20	341	6	115	10	329	5	716	1	951
2	312	9	44	10	141	10	125	4	108	12	259	15	274	20	29	5	354	10	308	5	709	1	950
2	298	8	297	9	359	9	337	4	57	12	50	15	11	19	89	5	226	10	283	5	701	1	949
2	285	8	185	9	215	9	191	4	4	11	208	14	122	18	149	5	108	10	256	5	691	1	948
2	266	8	70	9	72	9	42	3	312	11	3	13	234	17	210	4	356	10	224	5	681	1	946
2	245	7	320	8	296	8	265	3	275	10	167	12	349	16	273	4	243	10	187	5	669	1	945
2	221	7	205	8	159	8	124	3	195	9	335	12	108	15	335	4	134	10	145	5	656	1	943
2	194	7	89	8	22	7	346	3	137	9	142	11	235	15	42	4	31	10	97	5	641	1	942
2	166	6	340	7	257	7	211	3	78	8	319	11	0	14	121	3	298	10	42	5	624	1	940
2	136	6	227	7	129	7	74	3	20	8	137	10	141	13	199	3	204	9	278	5	605	1	938
2	105	6	115	7	1	6	305	2	327	7	325	9	285	12	277	3	115	9	267	5	583	1	935
2	73	6	5	6	247	6	178	2	269	7	152	9	69	11	354	3	32	8	156	5	558	1	932
2	40	5	264	6	129	6	46	2	214	6	355	8	226	11	84	2	330	7	298	5	530	1	929
2	8	5	161	6	10	5	289	2	159	6	199	8	19	10	179	2	243	7	94	5	498	1	926
2	339	5	61	5	264	5	169	2	107	6	48	7	191	9	272	2	173	6	258	5	462	1	922

Extended Insurance on $1,000 Nonparticipating Economic Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 2 Yrs.		10 Yrs.		15 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End.	Years.	Pure End.
20	1	160	7	212	12	207	16	211	3	97	21	169	33	17	39	300	4	54	10	$457	5	$744
21	1	179	7	301	12	292	16	238	3	116	21	183	32	175	39	18	4	44	10	456	5	744
22	1	199	8	22	13	4	16	249	3	135	21	178	31	327	38	104	4	32	10	455	5	744
23	1	219	8	109	13	64	16	242	3	154	21	157	31	108	37	242	4	20	10	453	5	743
24	1	239	8	193	13	109	16	220	3	172	21	119	30	249	36	266	4	6	10	452	5	742
25	1	259	8	274	13	140	16	183	3	190	21	68	30	21	35	341	3	358	10	450	5	741
26	1	281	8	351	13	156	16	133	3	209	21	2	29	153	35	55	3	343	10	448	5	741
27	1	303	9	58	13	169	16	71	3	226	20	282	28	282	34	133	3	329	10	445	5	740
28	1	326	9	123	13	195	15	364	3	243	20	193	28	42	33	209	3	312	10	443	5	738
29	1	349	9	180	13	203	15	280	3	258	20	88	27	164	32	281	3	296	10	441	5	738
30	2	6	9	227	13	196	15	188	3	274	19	343	26	279	31	352	3	278	10	437	5	737
31	2	30	9	265	13	176	15	88	3	287	19	212	26	32	31	60	3	259	10	434	5	736
32	2	53	9	289	13	142	14	346	3	300	19	76	25	146	30	133	3	239	10	431	5	734
33	2	77	9	303	13	96	14	232	3	311	18	297	24	259	29	204	3	217	10	426	5	732
34	2	98	9	305	13	39	14	111	3	322	18	144	24	0	28	275	3	195	10	422	5	731
35	2	121	9	296	12	337	13	351	3	329	17	350	23	110	27	342	3	171	10	417	5	729
36	2	142	9	274	12	261	13	221	3	333	17	184	22	217	27	49	3	145	10	411	5	727
37	2	162	9	243	12	176	13	88	3	337	17	13	21	322	26	122	3	119	10	404	5	724
38	2	181	9	203	12	84	12	316	3	337	16	201	21	63	25	193	3	90	10	396	5	722
39	2	199	9	153	11	352	12	177	3	336	16	21	20	168	24	264	3	62	10	389	5	719
40	2	215	9	113	11	247	12	35	3	330	15	201	19	274	23	331	3	70	10	379	5	715
41	2	229	9	72	11	138	11	258	3	320	15	13	19	15	23	41	3	36	10	368	5	711
42	2	239	9	21	11	24	11	114	3	307	14	187	18	123	22	118	3	1	10	356	5	707
43	2	247	8	326	10	271	10	335	3	288	13	360	17	230	21	193	2	328	10	343	5	702
44	2	249	8	259	10	150	10	193	3	264	13	167	16	336	20	269	2	290	10	327	5	697
45	2	248	8	186	10	26	10	49	3	234	12	335	16	85	19	342	2	249	10	310	5	690
46	2	242	8	108	9	266	9	274	3	202	12	140	15	199	19	59	2	205	10	290	5	684
47	2	231	8	24	9	139	9	135	3	164	11	309	14	313	18	143	2	161	10	268	5	676
48	2	216	7	301	9	11	8	360	3	124	11	116	14	67	17	227	2	116	10	242	5	668
49	2	200	7	211	8	250	8	227	3	81	10	287	13	190	16	310	2	70	10	213	5	658
50	2	180	7	117	8	123	8	94	3	37	10	97	12	314	16	33	2	50	10	179	5	646
51	2	185	7	23	7	362	7	328	2	356	9	274	12	80	15	130	2	5	10	141	5	634
52	2	133	6	291	7	235	7	202	2	309	9	89	11	216	14	226	1	325	10	96	5	621
53	2	107	6	194	7	121	7	75	2	261	8	273	10	353	13	320	1	281	10	45	5	604
54	2	80	6	97	7	1	6	315	2	214	8	97	10	136	13	56	1	239	9	310	5	585
55	2	51	6	0	6	254	6	195	2	166	7	293	9	288	12	165	1	198	9	57	5	565
56	2	25	5	268	6	143	6	73	2	119	7	127	9	78	11	271	1	159	8	177	5	541
57	1	357	5	173	6	33	5	318	2	74	6	328	8	241	11	9	1	121	7	320	5	516
58	1	326	5	79	5	294	5	206	2	29	6	175	8	41	10	130	1	86	7	109	5	485
59	1	295	4	353	5	192	5	92	1	350	6	25	7	216	9	245	1	52	6	275	5	451
60	1	264	4	265	5	91	4	343	1	307	5	251	7	27	8	347	1	21	6	89	5	410

Extended Insurance on $1,000 Participating Policies.

Ordinary Life at end of												20-Premiums Life at end of												20-Year Endowment at end of											
3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs	
Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.
										5	1	10	6	27	11	39	8	47	3	16	3	15	$147	10	$482	5	$760	1	$947
										5	2	10	8	27	11	39	0	46	5	16	1	15	145	10	481	5	760	1	947
										5	3	10	10	27	9	38	4	45	6	15	11	15	143	10	480	5	759	1	947
										5	5	11	0	27	7	37	8	44	8	15	9	15	142	10	479	5	759	1	947
										5	6	11	2	27	5	37	0	43	10	15	6	15	140	10	479	5	759	1	947
										5	7	11	8	27	2	36	3	43	0	15	4	15	138	10	478	5	758	1	947
8	3	10	10	1	16	2	19	6		5	8	11	5	26	11	35	10	42	1	15	2	15	137	10	477	5	758	1	947
9	4	0	10	5	16	4	19	5		5	9	11	7	26	7	34	10	41	3	14	11	15	135	10	479	5	758	1	947
11	4	3	10	9	16	5	19	2		5	11	11	9	26	5	34	2	40	5	14	9	15	132	10	475	5	757	1	947
0	4	5	11	0	16	6	19	0		6	0	11	10	25	11	33	5	39	6	14	6	15	130	10	473	5	757	1	947
1	4	7	11	0	4	16	6	18	1	6	1	11	11	25	6	32	8	38	8	14	4	15	127	10	472	5	756	1	947
2	4	9	11	7	16	6	18	6		6	2	12	0	25	1	31	11	37	10	14	1	15	124	10	470	5	756	1	946
4	5	0	11	9	16	8	18	2		6	3	12	1	24	8	31	2	36	11	13	10	15	121	10	469	5	755	1	947
5	5	2	12	0	16	4	17	11		6	4	12	2	24	2	30	5	36	1	13	7	15	117	10	467	5	754	1	947
7	5	4	12	1	16	2	17	6		6	5	12	3	23	9	29	8	35	2	13	4	15	113	10	465	5	754	1	947
9	5	6	12	3	16	0	17	2		6	6	12	3	23	3	28	11	34	4	13	0	15	109	10	462	5	753	1	946
0	5	9	12	4	15	10	16	10		6	7	12	3	22	9	28	2	33	5	12	9	15	104	10	459	5	752	1	946
1	5	11	12	4	15	7	16	5		6	7	12	2	22	2	27	5	32	7	12	5	15	98	10	456	5	751	1	946
3	6	1	12	4	15	4	16	1		6	8	12	1	21	8	26	8	31	9	12	2	15	91	10	453	5	749	1	946
6	6	3	12	4	15	1	15	8		6	8	12	1	21	1	25	10	30	10	11	10	15	84	10	449	5	748	1	946
4	6	4	12	3	14	10	15	3		6	9	11	11	20	6	25	1	30	0	11	6	15	75	10	445	5	746	1	946
6	6	6	12	2	14	6	14	10		6	9	11	10	20	0	24	4	29	1	11	2	15	66	10	440	5	744	1	945
8	6	7	12	0	14	2	14	5		6	9	11	8	19	5	23	7	28	3	10	10	15	55	10	434	5	742	1	945
8	6	8	11	10	13	10	14	0		6	8	11	5	18	9	22	9	27	4	10	6	15	42	10	427	5	736	1	945
9	6	9	11	8	13	6	13	7		6	8	11	3	18	2	20	0	26	6	10	2	15	28	10	420	5	738	1	944
	6	10	11	6	13	1	13	1		6	7	11	0	17	7	21	3	25	8	9	10	15	12	10	412	5	735	1	944
	6	10	11	3	12	9	12	8		6	7	10	9	17	0	20	6	25	9	9	5	14	10	10	403	5	732	1	944
	6	10	11	0	12	4	12	3		6	5	10	5	16	4	19	9	23	11	9	1	14	1	10	392	5	728	1	943
	6	9	10	9	12	0	11	10		6	4	10	2	15	9	19	0	23	1	8	1	13	6	10	380	5	724	1	943
	6	9	10	6	11	7	11	5		6	3	9	10	15	2	18	3	22	3	8	4	12	10	10	367	5	719	1	942
	6	8	10	2	11	2	11	0		6	1	9	6	14	7	17	6	21	5	7	11	12	2	10	352	5	714	1	941
	6	6	9	11	10	10	10	7		5	11	9	2	13	11	16	9	20	7	7	7	11	7	10	334	5	708	1	941
	6	5	9	7	10	5	10	2		5	9	8	10	13	4	16	0	19	8	7	2	10	11	10	314	5	701	1	940
	6	3	9	3	10	0	9	9		5	7	8	6	12	9	15	3	18	11	6	10	10	4	10	292	5	694	1	939
	6	1	8	11	9	7	9	4		5	4	8	2	12	2	14	7	18	1	6	6	9	9	10	266	5	685	1	938
	6	0	8	8	9	3	8	11		5	2	7	10	11	7	13	11	17	3	6	1	9	2	10	236	5	675	1	936
	5	9	8	4	8	10	8	7		4	11	7	5	11	0	13	2	16	5	5	10	8	8	10	205	5	664	1	935
	5	7	8	0	8	6	8	2		4	9	7	1	10	5	12	6	15	8	5	5	8	2	10	175	5	651	1	934
	5	5	7	8	8	1	7	10		4	7	6	9	9	11	11	10	14	10	5	2	7	8	10	116	5	637	1	932
	5	3	7	4	7	9	7	5		4	4	6	5	9	4	11	3	11	1	4	10	7	2	10	64	5	621	1	930
	5	0	7	0	7	5	7	1		4	1	6	1	8	10	10	7	13	4	4	6	6	9	10		4	5	603	1	928
	4	10	6	8	7	1	6	8		3	11	5	9	8	4	10	0	12	7	4	3	6	4	9		4	5	582	1	926
	4	7	6	5	6	9	6	4		3	8	5	5	7	10	9	5	11	10	4	0	5	11	8		4	95	558	1	923
	4	5	6	1	6	5	6	6		3	6	5	1	7	5	8	10	11	1	3	9	5	6	8		4	15	532	1	920
	4	3	5	10	6	1	5	8		3	3	4	10	6	11	8	3	10	4	3	6	5	1	7		4	75	500	1	917
	4	0	5	6	5	10	5	4		3	1	4	6	6	6	7	8	9	7	3	3	4	9	7		4	05	464	1	913

Extended Insurance on $1,000 Participating Policies

Age at Issue.	Ordinary Life at end of 2 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.
21	0	10	3	7	9	3	14	11	18	4	1	10	9	2	24	9	35	0	40	9	4	11	15	$105	10	$468	5	$762
22	0	10	3	9	9	6	15	0	18	3	1	11	9	4	24	7	34	3	39	11	4	10	15	101	10	467	5	762
23	0	10	3	11	9	11	15	2	18	0	1	11	9	6	24	4	33	6	39	2	4	9	15	99	10	465	5	762
24	0	11	4	1	10	2	15	3	17	11	2	0	9	8	24	1	32	9	38	4	4	8	15	97	10	463	5	761
25	0	11	4	3	10	4	15	4	17	8	2	1	9	9	23	10	32	1	37	7	4	8	15	94	10	461	5	761
26	0	11	4	5	10	6	15	4	17	4	2	1	9	9	23	6	31	4	37	0	4	7	15	91	10	460	5	760
27	1	0	4	7	10	10	15	4	17	2	2	1	9	10	23	1	30	7	36	6	4	6	15	88	10	458	5	759
28	1	0	4	9	10	11	15	4	16	11	2	2	9	11	22	9	29	10	36	0	4	5	15	84	10	456	5	758
29	1	0	4	10	11	1	15	2	16	7	2	2	10	0	22	4	29	2	35	6	4	4	15	80	10	454	5	757
30	1	1	5	0	11	3	15	1	16	4	2	3	10	1	22	0	28	5	35	0	4	4	15	76	10	452	5	756
31	1	1	5	1	11	4	14	10	16	0	2	3	10	1	21	7	27	8	34	1	4	3	15	69	10	449	5	755
32	1	2	5	2	11	4	14	8	15	7	2	3	10	1	21	1	26	11	33	3	4	2	15	62	10	446	5	754
33	1	2	5	3	11	5	14	5	15	3	2	3	10	1	20	8	26	2	32	4	4	1	15	55	10	442	5	753
34	1	3	5	4	11	5	14	2	14	11	2	3	10	1	20	2	25	5	31	6	4	0	15	48	10	438	5	750
35	1	3	5	6	11	3	14	0	14	6	2	4	10	1	19	9	24	8	30	7	4	0	15	40	10	434	5	748
36	1	4	5	7	11	5	13	8	14	1	2	4	9	11	19	2	24	0	29	9	3	11	15	29	10	428	5	746
37	1	4	5	8	11	1	13	5	13	8	2	4	9	9	18	6	23	3	28	10	3	10	15	17	10	422	5	744
38	1	5	5	9	10	9	13	1	13	3	2	4	9	7	17	11	22	6	27	11	3	9	15	0	10	415	5	742
39	1	6	5	10	10	11	12	9	12	11	2	5	9	5	17	3	21	9	27	0	3	8	14	5	10	408	5	740
40	1	6	5	11	10	7	12	4	12	6	2	5	9	3	16	8	21	0	26	1	3	8	13	10	10	401	5	737
41	1	6	5	11	10	6	12	0	12	1	2	5	9	1	16	2	20	3	25	2	3	6	13	4	10	388	5	733
42	1	6	5	10	10	2	11	8	11	8	2	4	8	10	15	7	19	5	24	4	3	5	12	9	10	375	5	729
43	1	7	5	10	10	0	11	4	11	3	2	4	8	8	15	0	18	8	23	5	3	4	12	2	10	362	5	725
44	1	7	5	9	9	9	11	0	10	10	2	4	8	6	14	5	17	10	22	7	3	3	11	7	10	349	5	720
45	1	7	5	8	9	6	10	7	10	5	2	4	8	3	13	10	17	1	21	8	3	2	11	0	10	336	5	715
46	1	7	5	7	9	1	10	2	10	0	2	3	8	0	13	2	16	5	20	10	3	0	10	4	10	312	5	707
47	1	7	5	5	8	9	9	10	9	8	2	2	7	8	12	7	15	8	20	0	2	11	9	9	10	288	5	698
48	1	7	5	4	8	5	9	5	9	3	2	1	7	4	12	2	15	0	19	2	2	9	9	2	10	264	5	691
49	1	7	5	2	8	2	9	1	8	9	2	0	7	0	11	7	14	3	18	4	2	7	8	7	10	240	5	683
50	1	6	5	1	7	11	8	9	8	6	2	0	6	8	11	0	13	7	17	6	2	6	8	0	10	215	5	675
51	1	6	4	11	7	8	8	4	8	2	1	10	6	4	10	6	13	1	16	8	2	4	7	7	10	162	5	661
52	1	6	4	9	7	4	8	0	7	9	1	9	6	1	9	11	12	6	15	11	2	3	7	1	10	112	5	647
53	1	5	4	7	7	1	7	8	7	5	1	8	5	9	9	5	11	11	15	1	2	1	6	8	10	60	5	633
54	1	4	4	5	6	9	7	4	7	1	1	7	5	6	8	10	11	4	14	4	1	11	6	2	10	10	5	618
55	1	4	4	3	6	5	7	0	6	8	1	6	5	2	8	4	10	9	13	6	1	9	5	9	Mos. 9	7	5	603
56	1	3	4	1	6	2	6	8	6	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
57	1	3	3	11	5	10	6	4	6	0	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
58	1	2	3	9	5	7	6	0	5	8	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
59	1	1	3	7	5	3	5	8	5	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
60	1	1	3	4	5	0	5	5	5	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

Extended Insurance on $1,000 Common Rate and Preferred Addition Policies.

Ordinary Life at end of										20-Premiums Life at end of										20-Year Endowment at end of									
2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		2 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
10	3	7	9	3	14	11	18	4	3	0	10	5	25	9	35	2	43	1	8	10	15	$132	10	$469	5	$755	1	$955
10	3	9	9	6	15	0	18	3	3	0	10	6	25	5	34	6	42	2	8	9	15	129	10	468	5	755	1	955
10	3	11	9	11	15	2	18	0	3	0	10	8	25	2	33	9	41	2	8	7	15	126	10	466	5	754	1	955
11	4	1	10	2	15	3	17	11	3	1	10	8	24	11	33		40	4	8	5	15	123	10	464	5	754	1	955
11	4	3	10	4	15	4	17	8	3	1	10	10	24	6	32	4	39	5	8	4	15	120	10	462	5	753	1	954
11	4	5	10	6	15	4	17	4	3	1	10	11	24	2	31	8	38	7	8	2	15	117	10	460	5	752	1	954
0	4	7	10	10	15	4	17	2	3	2	10	11	23	10	30	11	37	9	8	0	15	113	10	458	5	751	1	954
0	4	9	10	11	15	4	16	11	3	2	11	0	23	4	30	2	36	11	7	10	15	109	10	456	5	750	1	953
0	4	10	11	1	15	2	16	7	3	2	11	1	22	11	29	5	35	10	7	8	15	104	10	454	5	749	1	953
1	5	0	11	3	15	1	16	4	3	2	11	2	22	6	28	8	35	0	7	6	15	99	10	451	5	748	1	953
1	5	1	11	4	14	10	16	0	3	3	11	2	21	11	27	11	34	3	7	4	15	93	10	448	5	747	1	952
2	5	2	11	4	14	8	15	7	3	3	11	2	21	5	27	1	33	4	7	2	15	86	10	444	5	746	1	952
2	5	3	11	5	14	5	15	3	3	3	11	1	20	11	26	5	32	4	7	0	15	79	10	440	5	745	1	952
3	5	4	11	5	14	2	14	11	3	3	11	0	20	5	25	7	31	5	6	10	15	70	10	435	5	743	1	952
3	5	6	11	4	14	0	14	6	3	3	10	11	19	10	24	10	30	6	6	7	15	61	10	430	5	741	1	951
4	5	7	11	3	13	8	14	1	3	4	10	9	19	3	24	0	29	7	6	4	15	50	10	425	5	739	1	951
4	5	8	11	1	13	5	13	8	3	3	10	7	18	9	23	4	28	9	6	1	15	39	10	419	5	737	1	950
5	5	9	11	0	13	1	13	3	3	2	10	4	18	2	22	7	27	11	5	11	15	26	10	412	5	735	1	950
6	5	10	10	10	12	9	12	11	3	2	10	1	17	7	21	9	27	0	5	9	15	10	10	404	5	732	1	950
6	5	11	10	7	12	4	12	6	3	1	9	11	17	0	21	0	26	2	5	6	14	9	10	395	5	728	1	949
6	5	11	10	6	12	0	12	1	3	1	9	10	16	5	20	3	25	2	5	3	14	1	10	385	5	724	1	949
6	5	10	10	2	11	8	11	8	3	1	9	6	15	10	19	6	24	4	5	1	13	5	10	374	5	720	1	948
7	5	10	10	0	11	4	11	3	3	0	9	3	15	2	18	9	23	5	4	10	12	8	10	361	5	715	1	948
7	5	9	9	9	11	0	10	10	3	0	8	11	14	8	18	0	22	6	4	7	11	11	10	346	5	710	1	947
7	5	8	9	6	10	7	10	5	2	10	8	7	14	0	17	3	21	8	4	5	11	4	10	330	5	705	1	946
7	5	7	9	1	10	2	10	0	2	9	8	3	13	5	16	6	20	11	4	2	10	9	10	312	5	698	1	946
7	5	5	8	9	9	10	9	8	2	8	7	11	12	10	15	9	20	0	3	11	10	2	10	291	5	690	1	945
7	5	4	8	5	9	5	9	3	2	8	7	7	12	3	15	1	19	1	3	8	9	7	10	266	5	682	1	944
7	5	2	8	2	9	1	8	9	2	6	7	3	11	8	14	4	18	3	3	5	9	0	10	238	5	673	1	943
6	5	1	7	11	8	9	8	6	2	5	6	11	11	1	13	7	17	5	3	2	8	5	10	206	5	663	1	942
6	4	11	7	9	8	4	8	2	2	3	6	7	10	7	12	11	16	6	3	0	7	11	10	170	5	652	1	941
6	4	9	7	4	8	0	7	9	2	2	6	3	10	0	12	2	15	8	2	9	7	5	10	128	5	639	1	939
5	4	7	7	1	7	8	7	5	2	0	6	0	9	5	11	7	14	11	2	7	6	11	10	80	5	624	1	937
4	4	5	6	9	7	4	7	1	1	11	5	8	8	11	11	0	14	2	2	5	6	6	10	24	5	607	1	935
																								Mos.					
4	4	3	6	5	7	0	6	8	1	10	5	4	8	4	10	4	13	5	2	3	6	1	9	7	5	587	1	933
3	4	1	6	2	6	8	6	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
3	3	11	5	10	6	4	6	0	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
2	3	9	5	7	6	0	5	8	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
1	3	7	5	3	5	8	5	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
1	3	4	5	0	5	5	5	1	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Po will be extended, without further Payment of Premiums, on Ordinary Life Participating Policies, Provided Premiums have been fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yr
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
20	0	112	1	108	2	123	3	156	4	206	5	275	6	358	8	93	9	202	15	293	19
21	0	125	1	133	2	161	3	206	4	268	5	349	7	81	8	191	9	307	15	361	19
22	0	138	1	160	2	199	3	257	4	332	6	61	7	170	8	288	10	44	16	47	19
23	0	152	1	186	2	238	3	309	5	34	6	140	7	258	9	17	10	145	16	81	19
24	0	167	1	213	2	278	3	363	5	100	6	217	7	343	9	110	10	240	16	122	18
25	0	180	1	241	2	319	4	52	5	167	6	293	8	64	9	200	10	330	16	100	18
26	0	196	1	269	2	361	4	107	5	233	7	5	8	148	9	286	11	46	16	88	18
27	0	211	1	298	3	38	4	163	5	300	7	79	8	226	10	0	11	120	16	61	18
28	0	227	1	326	3	81	4	217	5	364	7	152	8	302	10	74	11	182	16	21	17
29	0	243	1	357	3	125	4	272	6	63	7	221	9	7	10	138	11	233	15	334	17
30	0	259	2	21	3	168	4	326	6	125	7	288	9	71	10	192	11	271	15	267	17
31	0	275	2	50	3	210	5	13	6	185	7	348	9	127	10	235	11	294	15	196	16
32	0	291	2	83	3	252	5	64	6	241	8	38	9	174	10	266	11	304	15	113	16
33	0	309	2	113	3	293	5	113	6	292	8	87	9	211	10	285	11	304	15	22	15
34	0	326	2	143	3	332	5	160	6	338	8	127	9	234	10	291	11	291	14	287	15
35	0	342	2	172	4	6	5	202	7	14	8	156	9	248	10	284	11	264	14	180	15
36	0	360	2	200	4	43	5	240	7	48	8	176	9	250	10	267	11	227	14	67	14
37	1	11	2	226	4	76	5	274	7	72	8	185	9	241	10	239	11	180	13	314	14
38	1	27	2	254	4	106	5	301	7	88	8	183	9	221	10	199	11	124	13	191	13
39	1	44	2	277	4	132	5	320	7	93	8	173	9	191	10	151	11	58	13	63	13
40	1	59	2	300	4	155	5	333	7	90	8	152	9	151	10	94	10	350	12	297	12
41	1	74	2	319	4	171	5	337	7	78	8	121	9	103	10	29	10	266	12	161	12
42	1	88	2	335	4	179	5	333	7	56	8	82	9	46	9	321	10	181	12	24	12
43	1	100	2	247	4	181	5	319	7	26	8	34	8	347	9	241	10	88	11	249	11
44	1	110	2	354	4	176	5	298	6	354	7	344	8	276	9	156	9	355	11	108	11
45	1	119	2	355	4	164	5	270	6	307	7	282	8	199	9	65	9	252	10	330	10
46	1	125	2	352	4	146	5	235	6	267	7	214	8	116	8	335	9	145	10	187	10
47	1	127	2	343	4	122	5	194	6	198	7	141	8	30	8	235	9	36	10	44	9
48	1	127	2	330	4	93	5	148	6	136	7	64	7	305	8	134	8	289	9	266	9
49	1	124	2	313	4	59	5	97	6	70	6	349	7	211	8	30	8	175	9	125	9
50	1	120	2	293	4	22	5	44	6	1	6	266	7	116	7	289	8	61	8	349	8
51	1	114	2	269	3	347	4	352	5	294	6	180	7	20	7	183	7	311	8	214	8
52	1	106	2	243	3	304	4	293	5	220	6	94	6	287	7	76	7	196	8	79	7
53	1	96	2	216	3	258	4	231	5	145	6	7	6	189	6	334	7	81	7	312	7
54	1	84	2	186	3	211	4	169	5	69	5	283	6	91	6	227	6	333	7	185	7
55	1	72	2	155	3	163	4	105	4	357	5	195	5	358	6	122	6	220	7	60	6
56	1	59	2	123	3	114	4	42	4	280	5	107	5	260	6	16	6	109	6	304	6
57	1	45	2	90	3	64	3	341	4	203	5	20	5	165	5	278	6	0	6	188	6
58	1	30	2	57	3	15	3	278	4	126	4	298	5	70	5	177	5	261	6	72	5
59	1	15	2	23	2	329	3	214	4	51	4	213	4	341	5	78	5	158	5	324	5
60	1	0	1	354	2	279	3	150	3	341	4	129	4	252	4	342	5	59	5	217	5

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be extended, without further Payment of Premiums on 20-Premiums Life Participating Policies, Provided Premiums have been fully Paid in Cash for

2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	227	4	38	6	305	9	302	13	30	16	199	20	31	23	164	26	164	36	88	43	205
1	239	4	61	6	339	9	346	13	77	16	236	20	40	23	123	26	62	35	192	42	250
1	252	4	85	7	7	10	22	13	119	16	266	20	37	23	69	25	322	34	291	41	294
1	265	4	109	7	42	10	62	13	156	16	288	20	19	23	2	25	203	34	25	40	337
1	278	4	132	7	74	10	99	13	186	16	299	19	354	22	285	25	76	33	121	40	14
1	289	4	155	7	105	10	131	13	213	16	298	19	311	22	192	24	302	32	214	39	59
1	302	4	173	7	134	10	160	13	230	16	288	19	254	22	88	24	155	31	306	38	104
1	314	4	199	7	162	10	185	13	241	16	264	19	186	21	338	24	1	31	30	37	148
1	326	4	220	7	185	10	205	13	242	16	229	19	103	21	213	23	201	30	119	36	190
1	338	4	240	7	207	10	219	13	235	16	182	19	12	21	78	23	30	29	206	35	231
1	349	4	257	7	224	10	228	13	217	16	123	18	272	20	300	22	217	28	290	34	271
1	359	4	274	7	240	10	229	13	188	16	53	18	160	20	148	22	33	28	9	33	311
2	6	4	288	7	248	10	223	13	148	15	335	18	38	19	355	21	208	27	93	32	351
2	16	4	299	7	256	10	209	13	99	15	244	17	272	19	189	21	14	26	176	32	28
2	25	4	308	7	256	10	186	13	39	15	143	17	133	19	18	20	179	25	258	31	72
2	33	4	315	7	251	10	154	12	330	15	34	16	352	18	204	19	341	24	339	30	116
2	40	4	319	7	240	10	113	12	256	14	281	16	199	18	23	19	133	24	58	29	160
2	46	4	320	7	224	10	63	12	164	14	154	16	40	17	201	18	288	23	139	28	203
2	51	4	318	7	199	10	5	12	68	14	23	15	241	17	11	18	75	22	222	27	246
2	55	4	311	7	167	9	302	11	328	13	249	15	73	16	182	17	225	21	304	26	289
2	57	4	300	7	128	9	227	11	217	13	105	14	266	15	351	17	9	21	23	25	332
2	57	4	285	7	82	9	144	11	100	12	321	14	90	15	152	16	156	20	110	25	12
2	60	4	263	7	28	9	56	10	343	12	168	13	276	14	317	15	302	19	180	24	63
2	52	4	235	6	333	8	326	10	214	12	12	13	96	14	115	15	82	18	284	23	115
2	45	4	202	6	266	8	224	10	13	11	218	12	279	13	278	14	228	18	9	22	167
2	35	4	163	6	193	8	119	9	313	11	57	12	95	13	75	14	9	17	103	21	218
2	23	4	120	6	117	8	11	9	175	10	259	11	276	12	238	13	156	16	199	20	271
2	6	4	73	6	36	7	263	9	36	10	95	11	91	12	36	12	304	15	297	19	324
352		4	22	5	318	7	149	8	260	9	297	10	274	11	201	12	90	15	33	19	16
331		3	333	5	231	7	34	8	119	9	134	10	92	11	3	11	243	14	140	18	81
308		3	277	5	143	6	283	7	344	8	338	9	277	10	173	11	34	13	250	17	148
283		3	220	5	56	6	168	7	204	8	178	9	101	9	346	10	194	12	362	16	215
258		3	162	4	333	6	54	7	68	8	22	8	292	9	158	9	358	12	119	15	283
231		3	104	4	246	5	306	6	298	7	233	8	122	8	338	9	162	11	245	14	351
205		3	46	4	159	5	194	6	165	7	82	7	321	8	159	8	336	11	8	14	67
178		2	353	4	74	5	86	6	36	6	301	7	159	7	349	8	151	10	147	13	151
152		2	295	3	356	4	345	5	275	6	158	7	1	7	180	7	336	9	289	12	224
125		2	239	3	274	4	241	5	153	6	20	6	215	7	16	7	164	9	72	11	316
99		2	185	3	194	4	141	5	35	5	251	6	68	6	224	6	361	8	227	11	40
73		2	130	3	118	4	44	4	285	5	122	5	292	6	73	6	203	8	19	10	141
48		2	80	3	44	3	315	4	176	4	363	5	157	5	204	6	59	7	199	9	229

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Poli will be Extended, without further Payment of Premiums, on 20-Year Endowment Participating Policies, with amount returned at end of Period if the Insured is living, provided Premiums have been fully paid in Cash for

	2 Yrs.		3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.		1 Yr.	
Age at Issue.	Years.	Days.	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Years.	Days.
20	6	109	12	200	16	0	$36	15	0	$114	14	0	$189	13	0	$261	12	0	$331	11	0	$398	10	0	$463	5753	1[illegible]
21	6	73	12	130	16	0	33	15	0	118	14	0	187	13	0	259	12	0	329	11	0	397	10	0	461	5751	1[illegible]
22	6	36	12	57	16	0	30	15	0	109	14	0	184	13	0	257	12	0	327	11	0	395	10	0	460	5750	1[illegible]
23	5	362	11	348	16	0	27	15	0	106	14	0	182	13	0	255	12	0	326	11	0	393	10	0	459	5750	1[illegible]
24	5	326	11	271	16	0	24	15	0	103	14	0	179	13	0	253	12	0	323	11	0	391	10	0	457	5749	1[illegible]
25	5	286	11	192	16	0	20	15	0	100	14	0	176	13	0	250	12	0	321	11	0	389	10	0	455	5748	1[illegible]
26	5	245	11	110	16	0	16	15	0	96	14	0	173	13	0	247	12	0	319	11	0	387	10	0	453	5748	1[illegible]
27	5	204	11	25	16	0	12	15	0	92	14	0	170	13	0	244	12	0	316	11	0	385	10	0	451	5747	1[illegible]
28	5	161	10	304	16	0	7	15	0	88	14	0	166	13	0	241	12	0	313	11	0	382	10	0	449	5746	1[illegible]
29	5	117	10	216	16	0	2	15	0	83	14	0	162	13	0	237	12	0	309	11	0	379	10	0	446	5745	1[illegible]
30	5	71	10	125	15	265	...	15	0	78	14	0	157	13	0	233	12	0	306	11	0	376	10	0	443	5744	1[illegible]
31	5	24	10	32	15	97	...	15	0	72	14	0	151	13	0	228	12	0	301	11	0	372	10	0	440	5743	1[illegible]
32	4	342	9	302	14	291	...	15	0	65	14	0	145	13	0	223	12	0	297	11	0	368	10	0	437	5741	1[illegible]
33	4	294	9	205	14	119	...	15	0	58	14	0	139	13	0	217	12	0	291	11	0	363	10	0	433	5740	1[illegible]
34	4	244	9	106	13	310	...	15	0	49	14	0	131	13	0	210	12	0	286	11	0	358	10	0	428	5738	1[illegible]
35	4	193	9	4	13	134	...	15	0	40	14	0	123	13	0	202	12	0	279	11	0	352	10	0	423	5736	1[illegible]
36	4	142	8	266	12	323	...	15	0	29	14	0	113	13	0	194	12	0	271	11	0	346	10	0	418	5734	1[illegible]
37	4	89	8	160	12	143	...	15	0	17	14	0	102	13	0	184	12	0	263	11	0	339	10	0	411	5732	1[illegible]
38	4	37	8	54	11	330	...	15	0	3	14	0	90	13	0	173	13	0	253	11	0	330	10	0	404	5730	1[illegible]
39	3	348	7	310	11	154	...	14	186	...	14	0	76	13	0	161	12	0	243	11	0	321	10	0	396	5727	1[illegible]
40	3	297	7	200	10	342	...	13	312	...	14	0	61	13	0	148	12	0	231	11	0	311	10	0	387	5724	1[illegible]
41	3	342	7	88	10	165	...	13	77	...	14	0	45	13	0	132	12	0	217	11	0	299	10	0	377	5721	1[illegible]
42	3	186	6	340	9	356	...	12	211	...	14	0	29	13	0	115	12	0	202	11	0	285	10	0	366	5716	1[illegible]
43	3	129	6	225	9	180	...	11	349	...	14	0	13	13	0	97	12	0	184	11	0	270	10	0	353	5711	1[illegible]
44	3	72	6	111	9	9	...	11	125	...	13	115	...	13	0	72	12	0	165	11	0	253	10	0	338	5706	1[illegible]
45	3	15	5	362	8	204	...	10	272	...	12	220	...	13	0	46	12	0	142	11	0	234	10	0	321	5701	1[illegible]
46	2	322	5	248	8	37	...	10	59	...	11	333	...	13	0	17	12	0	117	11	0	212	10	0	303	5694	1[illegible]
47	2	263	5	136	7	238	...	9	216	...	11	88	...	12	240	...	12	0	88	11	0	187	10	0	281	5685	1[illegible]
48	2	205	5	25	7	79	...	9	15	...	10	215	...	11	337	...	12	0	54	11	0	158	10	0	257	5673	1[illegible]
49	2	148	4	282	6	289	...	8	184	...	9	352	...	11	77	...	12	0	16	11	0	125	10	0	229	5669	1[illegible]
50	2	93	4	177	6	140	...	7	362	...	9	130	...	10	193	...	11	201	...	11	0	88	10	0	197	5658	1[illegible]
51	2	40	4	76	5	363	...	7	181	...	8	283	...	9	319	...	10	303	...	11	0	45	10	0	169	5647	1[illegible]
52	1	354	3	345	5	224	...	7	9	...	8	80	...	9	90	...	10	51	...	10	341	...	10	0	118	5633	1[illegible]
53	1	304	3	251	5	92	...	6	208	...	7	251	...	8	236	...	9	175	...	10	81	...	10	0	70	5618	1[illegible]
54	1	258	3	163	4	332	...	6	51	...	7	67	...	8	28	...	8	310	...	9	196	...	10	0	14	5601	1[illegible]
55	1	214	3	79	4	212	...	5	267	...	6	256	...	7	194	...	8	91	...	8	324	...	9	176	...	5581	1[illegible]
56	1	172	2	364	4	93	...	5	125	...	6	90	...	7	6	...	7	249	...	8	100	...	8	300	...	5559	1[illegible]
57	1	134	2	288	3	377	...	4	356	...	5	297	...	6	193	...	7	53	...	7	253	...	8	73	...	5530	1[illegible]
58	1	97	2	217	3	255	...	4	221	...	5	148	...	6	24	...	6	232	...	7	52	...	7	224	...	5500	1[illegible]
59	1	64	2	148	3	161	...	4	109	...	5	8	...	5	230	...	6	58	...	6	229	...	7	21	...	5473	1[illegible]
60	1	32	2	87	3	72	...	3	362	...	4	240	...	5	81	...	5	259	...	6	52	...	6	198	...	5434	1[illegible]

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended on Ordinary Life Policies without further Payment of Premiums, provided Premiums have been fully paid in Cash for

2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
0	210	1	267	2	344	4	79	5	200	6	341	8	136	9	308	11	124	17	115	20	218
0	234	1	303	3	29	4	142	5	275	7	62	8	232	10	47	11	232	17	163	20	157
0	260	1	341	3	80	4	205	5	350	7	150	8	327	10	149	11	335	17	194	20	83
0	286	2	16	3	133	4	270	6	62	7	237	9	57	10	248	12	69	17	209	20	0
0	316	2	57	3	186	4	335	6	140	7	323	9	151	10	343	12	161	17	208	19	270
0	342	2	99	3	241	5	37	6	218	8	44	9	241	11	69	12	244	17	191	19	166
1	7	2	141	3	295	5	105	6	294	8	128	9	328	11	153	12	317	17	161	19	55
1	38	2	185	3	351	5	172	7	5	8	210	10	45	11	229	13	14	17	117	18	300
1	69	2	228	4	43	5	239	7	80	8	288	10	122	11	295	13	61	17	61	18	173
1	101	2	273	4	99	5	305	7	152	8	362	10	191	11	351	13	95	16	359	18	41
1	133	2	318	4	156	6	4	7	222	9	66	10	251	12	28	13	115	16	280	17	268
1	165	2	363	4	212	6	68	7	288	9	128	10	300	12	58	13	122	16	193	17	125
1	198	3	43	4	266	6	128	7	349	9	182	10	338	12	74	13	115	16	96	16	343
1	232	3	88	4	319	6	186	8	39	9	226	10	364	12	77	13	95	15	358	16	192
1	265	3	132	5	5	6	239	8	87	9	260	11	12	12	68	13	64	15	246	16	38
1	298	3	175	5	54	6	288	8	127	9	282	11	14	12	47	13	21	15	129	15	246
1	331	3	217	5	100	6	330	8	157	9	293	11	3	12	15	12	332	15	8	15	86
1	363	3	256	5	142	7	0	8	176	9	293	10	346	11	336	12	268	14	242	14	290
2	29	3	294	5	178	7	27	8	185	9	281	10	312	11	282	12	196	14	109	14	127
2	60	3	329	5	209	7	45	8	184	9	259	10	269	11	219	12	115	13	337	13	328
2	90	3	360	5	233	7	53	8	173	9	227	10	216	11	148	12	28	13	197	13	166
2	118	4	22	5	250	7	52	8	152	9	185	10	156	11	70	11	298	13	54	13	1
2	143	4	44	5	257	7	42	8	121	9	135	10	87	10	349	11	197	12	273	12	204
2	166	4	59	5	257	7	22	8	82	9	76	10	11	10	256	11	91	12	126	12	42
2	184	4	67	5	248	6	359	8	35	9	11	9	293	10	159	10	346	11	342	11	247
2	199	4	68	5	231	6	323	7	345	8	302	9	204	10	56	10	231	11	193	11	88
2	208	4	62	5	207	6	279	7	282	8	223	9	110	9	315	10	113	11	42	10	296
2	212	4	50	5	176	6	229	7	214	8	140	9	13	9	204	9	357	10	258	10	142
2	211	4	32	5	139	6	173	7	141	8	52	8	276	9	91	9	234	10	109	9	352
2	205	4	8	5	96	6	113	7	65	7	325	8	171	8	341	9	109	9	326	9	204
2	195	3	345	5	49	6	48	6	349	7	230	8	65	8	225	8	349	9	181	9	55
2	182	3	312	4	364	5	346	6	266	7	134	7	323	8	107	8	224	9	37	8	276
2	166	3	276	4	310	5	274	6	181	7	37	7	214	7	355	8	98	8	262	8	134
2	147	3	238	4	253	5	202	6	94	6	303	7	105	7	237	7	338	8	125	7	355
2	126	3	197	4	194	5	128	6	7	6	204	6	362	7	120	7	215	7	354	7	220
2	102	3	154	4	134	5	53	5	284	6	105	6	253	7	4	7	93	7	226	7	82
2	77	3	110	4	73	4	343	5	196	6	7	6	146	6	255	6	338	7	98	6	312
2	51	3	65	4	12	4	266	5	108	5	273	6	39	6	142	6	221	6	338	6	184
2	23	3	19	3	315	4	190	5	21	5	177	5	300	6	31	6	107	6	219	6	53
2	360	2	337	3	252	4	115	4	299	5	81	5	198	5	289	5	360	6	100	5	293
2	330	2	290	3	190	4	40	4	214	4	352	5	98	5	186	5	255	5	347	5	173
2	300	2	242	3	128	3	331	4	130	4	261	5	0	5	85	5	152	5	236	5	47
2	270	2	196	3	67	3	259	4	48	4	172	4	273	4	352	5	52	5	126	4	293
2	240	2	149	3	7	3	188	3	333	4	87	4	184	4	261	4	322	5	13	4	176
2	210	2	103	2	313	3	113	3	257	4	4	4	98	4	173	4	231	4	278	4	48

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy be extended without further Payment of Premiums on 20-Premium Life Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
20	3	28	5	277	8	258	11	339	15	146	19	9	22	317	25	303	28	228	37	104	44
21	3	53	5	312	8	302	12	24	15	193	19	36	22	200	25	230	28	102	36	198	43
22	3	77	5	347	8	346	12	72	15	224	19	53	22	169	25	144	27	332	35	289	42
23	3	102	6	17	9	24	12	117	15	268	19	58	22	124	25	47	27	196	35	14	41
24	3	128	6	52	9	66	12	157	15	295	19	51	22	66	24	302	27	32	34	102	41
25	3	152	6	86	9	105	12	192	15	313	19	30	21	361	24	181	26	233	33	188	40
26	3	177	6	119	9	140	12	222	15	321	18	362	21	276	24	51	26	62	32	272	39
27	3	201	6	150	9	173	12	245	15	319	18	315	21	181	23	276	25	248	31	354	38
28	3	225	6	180	9	202	12	262	15	306	18	256	21	75	23	127	25	64	31	70	37
29	3	248	6	208	9	226	12	271	15	281	18	185	20	323	22	335	24	237	30	151	36
30	3	270	6	233	9	246	12	272	15	244	18	102	20	196	22	169	24	41	29	229	35
31	3	292	6	255	9	261	12	264	15	195	18	9	20	61	21	363	23	203	28	307	34
32	3	311	6	274	9	269	12	245	15	135	17	270	19	282	21	184	23	362	28	18	33
33	3	330	6	290	9	271	12	216	15	65	17	156	19	130	21	1	22	150	27	96	32
34	3	346	6	303	9	266	12	177	14	349	17	35	18	337	20	175	21	300	26	173	31
35	3	361	6	311	9	253	12	128	14	258	16	269	18	171	19	347	21	81	25	249	31
36	4	9	6	314	9	232	12	68	14	157	16	131	18	1	19	148	20	225	24	325	30
37	4	19	6	312	9	201	12	0	14	49	15	352	17	190	18	311	20	1	24	369	29
38	4	27	6	304	9	162	11	287	13	297	15	200	17	10	18	106	19	139	23	115	28
39	4	32	6	290	9	115	11	200	13	174	15	45	16	190	17	263	18	277	22	198	27
40	4	34	6	269	9	59	11	106	13	45	14	248	16	3	17	53	18	48	21	271	26
41	4	32	6	241	8	360	11	6	12	274	14	83	15	177	16	206	17	183	20	350	25
42	4	26	6	205	8	288	10	262	12	133	13	279	14	350	15	358	16	317	20	68	24
43	4	14	6	162	8	209	10	149	11	355	13	106	14	155	15	144	16	87	19	152	23
44	3	363	6	113	8	124	10	31	11	205	12	299	13	324	14	294	15	221	18	237	23
45	3	341	6	58	8	34	9	272	11	54	12	123	13	128	14	80	14	356	17	333	22
46	3	314	5	362	7	304	9	146	10	265	11	311	12	296	13	231	14	128	17	49	21
47	3	281	5	295	7	204	9	17	10	110	11	134	12	99	13	18	13	266	16	143	20
48	3	245	5	225	7	102	8	250	9	319	10	321	11	269	12	172	13	41	15	239	19
49	3	204	5	151	6	363	8	118	9	163	10	144	11	74	11	328	12	184	14	337	18
50	3	161	5	75	6	256	7	351	9	8	9	335	10	247	11	121	11	329	14	78	17
51	3	116	4	363	6	149	7	218	8	218	9	161	10	58	10	282	11	115	13	188	17
52	3	69	4	284	6	42	7	87	8	66	8	356	9	237	10	84	10	269	12	300	16
53	3	21	4	205	5	301	6	322	7	281	8	189	9	55	9	253	10	63	12	54	15
54	2	338	4	126	5	196	6	194	7	134	8	25	8	242	9	63	9	228	11	130	14
55	2	288	4	48	5	93	6	70	6	356	7	230	8	68	8	243	9	32	10	308	13
56	2	239	3	337	4	357	5	312	6	215	7	75	7	265	8	63	8	209	10	80	12
57	2	191	3	261	4	257	5	193	6	79	6	289	7	102	7	255	8	26	9	223	12
58	2	143	3	187	4	161	5	78	5	312	6	143	6	309	7	88	7	217	9	1	11
59	2	96	3	115	4	68	4	331	5	185	6	2	6	158	6	292	7	47	8	169	10
60	2	50	3	45	3	342	4	223	5	62	5	232	6	12	6	139	6	252	7	317	9
61	2	6	2	342	3	255	4	119	4	309	5	103	5	239	5	356	6	98	7	121	9
62	1	328	2	277	3	171	4	19	4	197	4	344	5	108	5	219	5	316	6	293	8
63	1	286	2	214	3	91	3	290	4	90	4	229	4	347	5	87	5	178	6	111	7
64	1	246	2	155	3	14	3	200	3	353	4	120	4	232	4	327	5	44	5	296	7
65	1	207	2	97	2	306	3	115	3	360	4	16	4	123	4	212	4	266	5	122	6

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if the Insured is Living, Provided Premiums have been Fully Paid in Cash for

2 Yrs.		3 Yrs.		4 Yrs.			5 Yrs.			6 Yrs.			7 Yrs.			8 Yrs.			9 Yrs.			10 Yrs.			15 Yrs.		19 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
2	22	15	215	16	0	$67	15	0	145	14	0	$220	13	0	$292	12	0	$362	11	0	$428	10	0	$492	5	$771	1	$957
3	33	15	142	16	0	65	15	0	143	14	0	218	13	0	291	12	0	360	11	0	427	10	0	491	5	770	1	957
4	23	15	66	16	0	63	15	0	141	14	0	217	13	0	289	12	0	359	11	0	426	10	0	490	5	770	1	957
5	20	14	351	16	0	60	15	0	139	14	0	215	13	0	287	12	0	357	11	0	425	10	0	489	5	769	1	957
6	19	14	270	16	0	58	15	0	137	14	0	213	13	0	285	12	0	356	11	0	423	10	0	488	5	769	1	957
7	13	14	185	16	0	55	15	0	134	14	0	210	13	0	283	12	0	354	11	0	422	10	0	487	5	768	1	957
8	7	14	96	16	0	51	15	0	131	14	0	208	13	0	281	12	0	352	11	0	420	10	0	485	5	768	1	957
9	1	14	6	16	0	48	15	0	128	14	0	205	13	0	279	12	0	350	11	0	418	10	0	483	5	767	1	957
10	13	13	274	16	0	44	15	0	124	14	0	201	13	0	276	12	0	347	11	0	416	10	0	482	5	767	1	957
11	32	13	176	16	0	39	15	0	120	14	0	198	13	0	272	12	0	344	11	0	413	10	0	480	5	766	1	956
12	29	13	74	16	0	34	15	0	116	14	0	194	13	0	269	12	0	341	11	0	410	10	0	477	5	765	1	956
13	26	12	334	16	0	29	15	0	110	14	0	189	13	0	265	12	0	338	11	0	407	10	0	474	5	764	1	956
14	24	12	225	16	0	22	15	0	105	14	0	184	13	0	260	12	0	334	11	0	404	10	0	471	5	763	1	956
15	22	12	112	16	0	15	15	0	98	14	0	178	13	0	255	12	0	329	11	0	400	10	0	468	5	762	1	956
16	21	11	362	16	0	6	15	0	91	14	0	172	13	0	249	12	0	324	11	0	396	10	0	464	5	760	1	956
17	11	11	242	15	305	..	15	0	82	14	0	164	13	0	243	12	0	318	11	0	390	10	0	460	5	759	1	956
18	8	11	119	15	108	..	15	0	73	14	0	156	13	0	235	12	0	311	11	0	385	10	0	455	5	757	1	956
19	7	10	359	14	267	..	15	0	62	14	0	146	13	0	227	12	0	304	11	0	378	10	0	450	5	755	1	956
20	6	10	230	14	65	..	15	0	50	14	0	135	13	0	217	12	0	296	11	0	371	10	0	443	5	753	1	955
17	10	9	29	13	228	..	15	0	36	14	0	123	13	0	206	12	0	286	11	0	363	10	0	436	5	750	1	955
18	9	9	331	13	28	..	15	0	20	14	0	109	13	0	194	12	0	275	11	0	353	10	0	428	5	748	1	955
19	8	9	196	12	193	..	15	0	2	14	0	96	13	0	180	12	0	263	11	0	343	10	0	419	5	745	1	954
20	8	9	61	11	361	..	14	146	..	14	0	75	13	0	164	12	0	249	11	0	331	10	0	409	5	741	1	954
21	7	8	288	11	164	..	13	258	..	14	0	54	13	0	146	12	0	233	11	0	317	10	0	397	5	737	1	953
22	1	8	150	10	335	..	13	16	..	14	0	31	13	0	125	12	0	215	11	0	302	10	0	384	5	733	1	953
19	2	8	13	10	143	..	12	143	..	14	0	4	13	0	102	12	0	195	11	0	284	10	0	369	5	728	1	952
20	22	7	239	9	320	..	11	276	..	13	132	..	13	0	75	12	0	172	11	0	264	10	0	352	5	722	1	951
21	20	7	103	9	134	..	11	50	..	12	235	..	13	0	44	12	0	145	11	0	241	10	0	333	5	715	1	950
22	22	6	333	8	318	..	10	194	..	11	347	..	13	0	9	12	0	114	11	0	215	10	0	310	5	708	1	950
23	19	6	200	8	141	..	9	345	..	11	100	..	12	155	..	12	0	79	11	0	185	10	0	286	5	699	1	948
20	7	6	71	7	335	..	9	137	..	10	227	..	11	255	..	12	0	39	11	0	150	10	0	256	5	690	1	947
21	12	6	310	7	168	..	8	303	..	9	363	..	11	1	..	11	324	..	11	0	111	10	0	222	5	679	1	946
22	23	5	187	7	9	..	8	110	..	9	143	..	10	121	..	11	57	..	11	0	65	10	0	184	5	667	1	945
23	18	5	69	6	220	..	7	291	..	8	297	..	9	251	..	10	167	..	11	0	12	10	0	139	5	653	1	943
24	12	4	321	6	73	..	7	114	..	8	95	..	9	27	..	9	287	..	10	159	..	10	0	88	5	637	1	941
23	1	4	212	5	297	..	6	311	..	7	267	..	8	178	..	9	55	..	9	274	..	10	0	29	5	620	1	939
24	18	4	108	5	162	..	6	150	..	7	84	..	7	339	..	8	198	..	9	95	..	9	228	..	5	600	1	937
25	24	4	9	5	34	..	5	362	..	6	274	..	7	146	..	7	353	..	8	176	..	8	351	..	5	577	1	934
26	19	3	279	4	278	..	5	217	..	6	109	..	6	327	..	7	155	..	7	327	..	8	120	..	5	551	1	932
27	13	3	189	4	162	..	5	80	..	5	317	..	6	155	..	6	331	..	7	127	..	7	277	..	5	520	1	928
28	3	3	105	4	53	..	4	314	..	5	169	..	5	355	..	6	155	..	6	302	..	7	75	..	5	485	1	925
29	3	3	25	3	315	..	4	192	..	5	28	..	5	203	..	5	353	..	6	126	..	6	252	..	5	443	1	921
30	4	2	314	3	218	..	4	76	..	4	264	..	5	59	..	5	200	..	5	324	..	6	74	..	5	393	1	916
31	6	2	242	3	127	..	3	333	..	4	142	..	4	290	..	5	59	..	5	171	..	5	274	..	5	332	1	911
32	0	2	175	3	41	..	3	233	..	4	28	..	4	167	..	4	287	..	5	26	..	5	121	..	5	258	1	905
33	8	2	112	2	326	..	3	139	..	3	289	..	4	52	..	4	164	..	4	259	..	4	340	..	5	167	1	898

Extended Insurance on $1,000 Five Year Distribution, Annual Dividend and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		5 Yrs		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs		5 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowment at end of 3 Yrs.		5 Yrs.		10 Yrs.		15 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.
21	3	0 5	10	13	0	18	4	20	6	6	5	12	9	27	0	36	2	43	10	14	5	15	$127	10	$470	5	$774	1896
22	3	1 5	11	13	1	18	2	20	2	6	6	12	9	26	6	35	5	42	11	14	1	15	124	10	468	5	773	1 [illegible]
23	3	2 6	1	13	1	18	0	19	10	6	6	12	8	26	0	34	8	42	0	13	9	15	120	10	466	5	773	1 [illegible]
24	3	3 6	2	13	1	17	10	19	6	6	6	12	8	25	6	33	10	41	0	13	5	15	116	10	464	5	772	1 [illegible]
25	3	3 6	3	13	1	17	7	19	2	6	6	12	7	25	0	33	1	40	2	13	1	15	111	10	462	5	771	1 [illegible]
26	3	4 6	4	13	1	17	4	18	9	6	6	12	5	24	6	32	3	39	3	12	9	15	106	10	459	5	770	1 [illegible]
27	3	4 6	5	13	0	17	1	18	5	6	6	12	4	23	11	31	6	38	5	12	5	15	101	10	457	5	769	1 [illegible]
28	3	5 6	5	12	11	16	10	18	0	6	6	12	2	23	5	30	9	37	6	12	1	15	95	10	453	5	768	1 [illegible]
29	3	6 6	6	12	10	16	7	17	7	6	6	12	1	22	10	29	11	36	7	11	9	15	88	10	450	5	767	1 [illegible]
30	3	6 6	6	12	9	16	3	17	2	6	6	11	11	22	3	29	2	35	8	11	4	15	81	10	446	5	765	1 [illegible]
31	3	7 6	7	12	7	15	11	16	9	6	4	11	8	21	9	28	4	34	9	11	0	15	73	10	442	5	764	1 [illegible]
32	3	7 6	7	12	5	15	8	16	4	6	4	11	6	21	2	27	7	33	11	10	8	15	64	10	438	5	762	1 [illegible]
33	3	7 6	7	12	3	15	4	15	11	6	3	11	3	20	7	26	9	33	0	10	3	15	55	10	433	5	761	1 [illegible]
34	3	8 6	7	12	1	14	11	15	6	6	2	11	1	20	0	26	0	32	1	9	11	15	44	10	427	5	759	1 [illegible]
35	3	8 6	6	11	11	14	7	15	1	6	1	10	10	19	5	25	2	31	2	9	6	15	32	10	421	5	757	1 [illegible]
36	3	8 6	6	11	8	14	3	14	8	5	11	10	7	18	10	24	5	30	4	9	2	15	19	10	414	5	754	1 [illegible]
37	3	8 6	5	11	5	13	11	14	3	5	10	10	3	18	3	23	8	29	5	8	10	15	4	10	407	5	752	1 [illegible]
38	3	7 6	4	11	2	13	6	13	10	5	9	10	0	17	7	22	10	28	6	8	6	14	6	10	399	5	749	1 [illegible]
39	3	7 6	3	10	11	13	2	13	4	5	7	9	9	17	0	22	1	27	8	8	2	13	11	10	389	5	746	1 [illegible]
40	3	7 6	2	10	8	12	9	12	11	5	6	9	5	16	5	21	4	26	9	7	9	13	3	10	379	5	743	1 [illegible]
41	3	6 6	1	10	5	12	5	12	6	5	4	9	2	15	10	20	7	25	11	7	5	12	8	10	368	5	739	1 [illegible]
42	3	6 6	0	10	2	12	0	12	1	5	2	8	10	15	3	19	10	25	0	7	1	12	0	10	356	5	735	1 [illegible]
43	3	5 5	11	9	11	11	8	11	8	5	0	8	7	14	8	19	0	24	2	6	9	11	5	10	342	5	730	1 [illegible]
44	3	5 5	9	9	7	11	3	11	3	4	10	8	3	14	1	18	4	23	4	6	6	10	10	10	326	5	725	1 [illegible]
45	3	4 5	8	9	4	10	11	10	10	4	8	7	11	13	6	17	7	22	5	6	2	10	3	10	309	5	719	1 [illegible]
46	3	3 5	6	9	0	10	6	10	5	4	6	7	8	13	0	16	10	21	8	5	10	9	9	10	290	5	713	1 [illegible]
47	3	2 5	4	8	9	10	2	10	0	4	4	7	4	12	5	16	1	20	9	5	6	9	2	10	268	5	706	1 [illegible]
48	3	1 5	2	8	5	9	9	9	7	4	2	7	0	11	10	15	5	19	11	5	3	8	8	10	244	5	699	1 [illegible]
49	3	0 5	1	8	2	9	5	9	3	4	0	6	9	11	4	14	8	19	2	4	11	8	2	10	217	5	690	1 [illegible]
50	2	11 4	11	7	10	9	0	8	10	3	10	6	5	10	9	14	0	18	4	4	8	7	9	10	186	5	680	1 [illegible]
51	2	10 4	9	7	7	8	8	8	6	3	8	6	2	10	3	13	4	17	6	4	5	7	3	10	151	5	670	1 [illegible]
52	2	9 4	7	7	3	8	4	8	1	3	6	5	10	9	9	12	8	16	9	4	2	6	10	10	111	5	657	1 [illegible]
53	2	8 4	5	7	0	8	0	7	9	3	4	5	7	9	3	12	0	15	11	3	11	6	6	10	66	5	644	1 [illegible]
54	2	7 4	3	6	9	7	8	7	5	3	2	5	4	8	9	11	5	15	2	3	8	6	1	10	14	5	629	1 [illegible]
																									Mos.			
55	2	6 4	1	6	5	7	4	7	0	3	0	5	0	8	4	10	9	14	5	3	6	5	8	9	6	5	611	1 [illegible]
56	2	5 3	11	6	2	7	0	6	8	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
57	2	4 3	9	5	11	6	8	6	4	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
58	2	3 3	8	5	8	6	4	6	0	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
59	2	2 3	6	5	5	6	0	5	9	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....

*Extended Insurance on $1,000 Nonparticipating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	3 Yrs	5 Yrs	10 Yrs	15 Yrs	19 Yrs	2 Yrs	5 Yrs	10 Yrs	15 Yrs	19 Yrs
Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Months	Years Pure End.	Years Pure End.	Years Pure End.	Years Pure End.
....	....	....	....	....	3 5	7 11	23 7	37 2	46 11	6 1	15 $127	10 $474	5 $754	1 $950
....	....	....	....	....	3 4	7 10	23 9	36 7	46 0	6 0	15 126	10 473	5 754	1 950
....	....	....	....	....	3 6	8 1	23 9	35 11	45 1	6 0	15 124	10 472	5 754	1 950
....	....	....	....	....	3 5	8 0	23 6	35 3	44 2	5 11	15 123	10 472	5 753	1 950
1 7	3 6	9 0	15 5	19 10	3 7	8 5	23 10	34 8	43 4	5 11	15 121	10 471	5 753	1 950
1 7	3 6	9 3	15 6	19 9	3 7	8 6	23 6	34 0	42 6	5 10	15 119	10 470	5 753	1 950
1 9	3 11	9 10	15 9	19 7	3 8	8 7	23 5	33 4	41 7	5 9	15 117	10 469	5 751	1 950
1 9	3 10	9 11	15 10	19 5	3 8	8 6	23 2	32 8	40 9	5 9	15 114	10 468	5 751	1 950
1 10	4 1	10 2	16 0	19 3	3 9	9 0	23 0	31 11	39 11	5 8	15 112	10 466	5 751	1 950
1 10	4 0	10 5	16 0	19 0	3 10	9 0	22 10	31 3	39 1	5 8	15 109	10 465	5 750	1 950
1 11	4 3	10 9	16 0	18 9	3 11	9 1	22 5	30 7	38 2	5 7	15 106	10 463	5 750	1 950
1 11	4 4	10 10	15 11	18 5	3 11	9 1	22 0	29 10	37 2	5 6	15 103	10 462	5 749	1 950
2 0	4 7	11 1	15 10	18 2	4 0	9 2	21 9	29 2	36 4	5 5	15 99	10 460	5 749	1 950
2 1	4 7	11 1	15 9	17 10	4 1	9 4	21 4	28 5	35 6	5 4	15 94	10 458	5 748	1 949
2 3	4 9	11 4	15 7	17 6	4 0	9 3	20 11	27 8	34 7	5 4	15 90	10 454	5 746	1 949
2 2	4 10	11 4	15 5	17 1	4 1	9 2	20 6	26 11	33 7	5 2	15 84	10 451	5 745	1 949
2 3	5 1	11 5	15 3	16 9	4 2	9 5	20 1	26 2	32 10	5 2	15 78	10 448	5 744	1 949
2 4	5 1	11 5	14 11	16 4	4 2	9 3	19 7	25 6	31 11	5 1	15 71	10 444	5 743	1 949
2 5	5 4	11 6	14 8	15 11	4 3	9 3	19 1	24 9	31 1	5 0	15 67	10 442	5 743	1 949
2 6	5 4	11 4	14 5	15 6	4 3	9 4	18 9	24 0	30 2	4 11	15 58	10 437	5 742	1 949
2 7	5 5	11 3	14 1	15 1	4 4	9 3	18 2	23 3	29 4	4 10	15 48	10 433	5 739	1 949
2 7	5 7	11 2	13 10	14 8	4 5	9 2	17 8	22 6	28 5	4 8	15 36	10 427	5 737	1 948
2 8	5 7	11 0	13 6	14 3	4 5	9 2	17 2	21 9	27 6	4 7	15 23	10 420	5 735	1 947
2 8	5 7	10 10	13 1	13 9	4 6	9 1	16 8	21 0	26 8	4 6	15 5	10 411	5 732	1 947
2 9	5 7	10 7	12 9	13 5	4 7	9 0	16 2	20 3	25 9	4 4	14 8	10 402	5 728	1 947
2 9	5 8	10 4	12 5	12 11	4 6	8 10	15 8	19 6	24 10	4 3	13 11	10 392	5 725	1 946
2 10	5 8	10 2	12 1	12 6	4 7	8 8	15 2	18 9	24 0	4 2	13 4	10 385	5 722	1 946
2 10	5 8	9 11	11 8	12 1	4 7	8 6	14 7	18 1	23 2	4 0	12 8	10 370	5 717	1 946
2 10	5 6	9 8	11 3	11 7	4 6	8 3	14 1	17 4	22 3	3 10	12 0	10 356	5 711	1 945
2 10	5 6	9 5	10 11	11 2	4 6	8 1	13 6	16 7	21 6	3 9	11 5	10 340	5 707	1 94
2 10	5 4	9 1	10 6	10 9	4 5	7 10	13 0	15 10	20 8	3 7	10 10	10 321	5 700	1 943
2 10	5 3	8 10	10 1	10 4	4 4	7 7	12 5	15 2	19 10	3 5	10 3	10 300	5 693	1 943
2 10	5 3	8 7	9 9	9 11	4 3	7 4	11 11	14 6	18 11	3 3	9 9	10 277	5 685	1 942
2 10	5 1	8 4	9 4	9 6	4 2	7 1	11 4	13 10	18 2	3 1	9 2	10 249	5 676	1 940
2 10	5 1	8 0	8 11	9 1	4 0	6 10	10 10	13 2	17 4	2 11	8 Months 7	10 216	5 665	1 940
2 10	4 11	7 9	8 7	8 9	3 11	6 6	10 4	12 7	16 6	2 9	8 1	10 182	5 654	1 939
2 9	4 10	7 5	8 3	8 4	3 9	6 3	9 9	11 11	15 8	2 7	7 7	10 141	5 640	1 937
2 9	4 8	7 2	7 10	7 11	3 7	5 11	9 3	11 4	14 11	2 6	7 1	10 93	5 624	1 934
2 9	4 7	6 10	7 6	7 7	3 6	5 8	8 9	10 8	14 1	2 4	6 8	10 39	5 609	1 933
2 8	4 5	6 7	7 2	7 2	3 4	5 5	8 4	10 1	13 4	2 2	6 3	9 Months 9	5 590	1 931
2 7	4 3	6 3	6 10	6 10	3 2	5 1	7 10	9 6	12 7	2 1	5 10	9 1	5 567	1 929
2 6	4 1	6 0	6 6	6 6	3 1	4 10	7 5	8 11	11 10	1 11	5 5	8 5	5 541	1 927
2 5	3 11	5 9	6 2	6 2	2 11	4 7	6 11	8 5	11 1	1 10	5 1	7 7	5 513	1 923
2 4	3 9	5 6	5 11	5 10	2 9	4 4	6 6	7 10	10 5	1 8	4 9	7 10	5 480	1 920
2 3	3 7	5 2	5 7	5 6	2 7	4 1	6 2	7 4	9 8	1 7	4 5	6 9	5 443	1 916

* Automatic Extended Insurance is granted for 31 days (the grace period) at end of first year and (except on Endowment Policies) for two months at end of second year.

EXTENDED INSURANCE.

Showing the length of time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on Ordinary Life Policies, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	0	323	1	355	3	44	4	119	5	217	6	333	8	103	9	251	16	145	19	270
22	0	359	2	41	3	108	4	196	5	305	7	70	8	215	10	3	16	206	19	239
23	1	36	2	94	3	173	4	275	6	31	7	172	8	325	10	119	16	249	19	157
24	1	76	2	147	3	241	4	353	6	124	7	274	9	69	10	231	16	275	19	32
25	1	118	2	203	3	308	5	71	6	217	8	9	9	175	10	338	16	284	18	362
26	1	162	2	253	4	13	5	154	6	308	8	109	9	278	11	72	16	275	18	266
27	1	206	2	316	4	84	5	236	7	34	8	206	10	10	11	162	16	254	18	162
28	1	252	3	10	4	156	5	317	7	125	8	300	10	100	11	241	16	217	18	249
29	1	298	3	70	4	228	6	32	7	212	9	22	10	182	11	307	16	169	17	294
30	1	344	3	131	4	299	6	113	7	296	9	104	10	252	11	359	16	108	17	167
31	2	28	3	191	5	4	6	190	8	9	9	177	10	309	12	31	16	37	17	35
32	2	77	3	252	5	73	6	265	8	82	9	240	10	356	12	54	15	320	16	261
33	2	126	3	311	5	141	6	335	8	148	9	292	11	22	12	63	15	228	16	119
34	2	174	4	4	5	207	7	34	8	204	9	331	11	41	12	59	15	129	15	337
35	2	223	4	62	5	267	7	93	8	250	9	357	11	46	12	41	15	23	15	137
36	2	271	4	117	5	324	7	141	8	282	10	6	11	37	12	12	14	274	15	33
37	2	317	4	169	6	9	7	181	8	305	10	8	11	17	11	336	14	154	14	242
38	2	361	4	218	6	52	7	210	8	315	9	362	10	351	11	284	14	29	14	85
39	3	40	4	261	6	87	7	229	8	315	9	340	10	309	11	223	13	265	13	290
40	3	81	4	300	6	113	7	238	8	304	9	308	10	256	11	153	13	131	13	121
41	3	118	4	331	6	129	7	236	8	281	9	266	10	196	11	76	12	359	12	335
42	3	151	4	354	6	136	7	223	8	248	9	215	10	127	10	356	12	219	12	177
43	3	178	5	2	6	133	7	201	8	207	9	155	10	50	10	264	12	77	12	16
44	3	198	5	9	6	121	7	170	8	156	9	87	9	332	10	166	11	297	11	225
45	3	212	5	7	6	101	7	130	8	99	9	13	9	242	10	64	11	151	11	67
46	3	218	4	361	6	72	7	83	8	35	8	297	9	148	9	322	11	4	10	277
47	3	218	4	344	6	36	7	29	7	329	8	211	9	49	9	212	10	223	10	125
48	3	212	4	320	5	359	6	334	7	253	8	122	8	312	9	99	10	77	9	337
49	3	200	4	288	5	310	6	268	7	172	8	28	8	206	8	348	9	296	9	191
50	3	183	4	253	5	256	6	199	7	88	7	296	8	99	8	231	9	153	9	42
51	3	161	4	213	5	199	6	126	7	3	7	198	7	355	8	114	9	11	8	265
52	3	136	4	170	5	139	6	51	6	279	7	98	7	245	7	360	8	239	8	123
53	3	107	4	123	5	76	5	339	6	189	6	363	7	135	7	243	8	103	7	346
54	3	76	4	74	5	11	5	260	6	98	6	261	7	25	7	125	7	334	7	211
55	3	42	4	23	4	310	5	180	6	6	6	159	6	280	7	8	7	207	7	74
56	3	6	3	335	4	242	5	99	5	280	6	59	6	172	6	260	7	81	6	305
57	2	333	3	281	4	173	5	18	5	188	5	323	6	65	6	148	6	322	6	178
58	2	294	3	225	4	104	4	302	5	97	5	224	5	324	6	37	6	204	6	47
59	2	254	3	170	4	35	4	222	5	7	5	127	5	222	5	296	6	86	5	289
60	2	213	3	114	3	331	4	142	4	284	5	31	5	122	5	194	5	335	5	169
61	2	172	3	58	3	263	4	64	4	197	4	304	5	25	5	95	5	225	5	43
62	2	131	3	3	3	196	3	351	4	113	4	216	4	298	4	362	5	115	4	290
63	2	90	2	313	3	129	3	277	4	31	4	130	4	210	4	273	5	3	4	173
64	2	49	2	258	3	64	3	205	3	318	4	48	4	125	4	186	4	269	4	46
65	2	8	2	205	3	[illegible]	3	135	3	245	3	834	4	42	4	100	4	171	3	293

EXTENDED INSURANCE.

wing the Length of time the Insurance for the Face of the Policy will be xtended, without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully paid in Cash for

Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
	67	6	261	9	184	12	203	15	306	19	85	22	185	25	166	35	200	43	76
	107	6	311	9	245	12	269	16	0	19	117	22	169	25	95	34	310	42	121
	147	6	360	9	305	12	331	16	52	19	137	22	137	25	10	34	51	41	166
	186	7	47	9	361	13	22	16	93	19	141	22	90	24	277	33	156	40	208
4	226	7	98	10	52	13	74	16	125	19	130	22	29	24	166	32	257	39	250
4	265	7	146	10	104	13	119	16	144	19	105	21	319	24	45	31	355	38	290
	303	7	193	10	151	13	155	16	151	19	66	21	230	23	277	31	87	37	328
	342	7	237	10	193	13	183	16	143	19	12	21	130	23	136	30	181	37	1
5	14	7	278	10	230	13	201	16	122	18	310	21	19	22	350	29	273	36	45
5	50	7	315	10	261	13	207	16	89	18	231	20	262	22	190	28	363	35	87
5	84	7	349	10	285	13	203	16	42	18	141	20	130	22	24	28	89	34	128
5	116	8	14	10	300	13	185	15	348	18	39	19	356	21	214	27	178	33	168
5	146	8	39	10	306	13	155	15	276	17	291	19	206	21	34	26	264	32	208
	172	8	59	10	301	13	114	15	194	17	169	19	50	20	213	25	349	31	247
	196	8	71	10	286	13	62	15	101	17	40	18	251	20	22	25	71	30	286
	217	8	77	10	262	12	364	14	363	16	265	18	82	19	190	24	157	29	324
	232	8	74	10	226	12	288	14	251	16	120	17	272	18	356	23	242	28	362
	243	8	62	10	180	12	204	14	131	15	333	17	92	18	151	22	327	28	41
	248	8	42	10	124	12	112	14	5	15	175	16	273	17	310	22	48	27	86
	248	8	13	10	60	12	11	13	235	15	13	16	85	17	101	21	135	26	131
	241	7	340	9	351	11	268	13	96	14	210	15	260	16	254	20	223	25	174
	226	7	294	9	269	11	153	12	316	14	40	15	66	16	42	19	311	24	219
	205	7	239	9	181	11	32	12	166	13	230	14	235	15	193	19	35	23	263
	175	7	177	9	85	10	271	12	14	13	54	14	39	14	344	18	129	22	309
	140	7	108	8	351	10	141	11	222	12	240	13	205	14	129	17	222	21	354
	97	7	33	8	243	10	7	11	64	12	60	13	7	13	280	16	316	21	42
	49	6	318	8	133	9	235	10	268	11	245	12	174	13	66	16	51	20	98
	361	6	234	8	21	9	96	10	107	11	64	11	341	12	219	15	154	19	154
	304	6	146	7	269	8	321	9	311	10	248	11	145	12	8	14	259	18	212
	243	6	56	7	153	8	180	9	149	10	70	10	316	11	166	14	0	17	270
	180	5	329	7	36	8	41	8	355	9	258	10	124	10	326	13	117	16	329
	115	5	236	6	283	7	267	8	197	9	84	9	301	10	126	12	236	16	29
	50	5	142	6	166	7	129	8	42	8	278	9	116	9	294	11	357	15	103
	349	5	51	6	51	6	359	7	254	8	111	8	301	9	103	11	124	14	178
	282	4	325	5	303	6	227	7	105	7	312	8	125	8	282	10	258	13	252
	215	4	234	5	191	6	97	6	324	7	153	7	318	8	102	10	31	12	325
	150	4	145	5	82	5	335	6	183	6	363	7	154	7	292	9	180	12	43
	85	4	59	4	341	5	212	6	46	6	214	6	358	7	125	8	329	11	136
	22	3	339	4	238	5	93	5	278	6	69	6	206	6	327	8	124	10	226
	325	3	256	4	138	4	343	5	150	5	296	6	59	6	174	7	287	9	313
	265	3	177	4	41	4	232	5	27	5	165	5	284	6	24	7	92	9	46
	207	3	100	3	314	4	127	4	276	5	39	5	152	5	251	6	269	8	158
	151	3	26	3	225	4	25	4	166	4	286	5	24	5	117	6	88	7	265
	96	2	320	3	141	3	295	4	62	4	175	4	272	4	353	5	280	7	1
	44	2	253	3	61	3	207	3	329	4	70	4	161	4	237	5	116	6	140

EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if Insured is living, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.	
	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.
21	14	78	16	0	$56	15	0	$137	14	0	$215	13	0	$289	12	0	$359	11	0	$427	10	0	$492	5	$771
22	14	8	16	0	54	15	0	135	14	0	213	13	0	287	12	0	308	11	0	426	10	0	491	5	770
23	13	302	16	0	51	15	0	133	14	0	211	13	0	285	12	0	306	11	0	425	10	0	490	5	770
24	13	228	16	0	49	15	0	130	14	0	208	13	0	283	12	0	355	11	0	423	10	0	489	5	768
25	13	151	16	0	45	15	0	127	14	0	206	13	0	281	12	0	353	11	0	422	10	0	487	5	767
26	13	71	16	0	42	15	0	124	14	0	203	13	0	279	12	0	351	11	0	420	10	0	486	5	766
27	12	352	16	0	38	15	0	121	14	0	200	13	0	276	12	0	348	11	0	418	10	0	484	5	764
28	12	266	16	0	34	15	0	117	14	0	197	13	0	273	12	0	346	11	0	416	10	0	482	5	763
29	12	178	16	0	29	15	0	113	14	0	193	13	0	270	12	0	343	11	0	413	10	0	480	5	762
30	12	84	16	0	24	15	0	108	14	0	189	13	0	266	12	0	340	11	0	410	10	0	478	5	762
31	11	353	16	0	18	15	0	103	14	0	184	13	0	262	12	0	336	11	0	407	10	0	475	5	761
32	11	255	16	0	12	15	0	97	14	0	179	13	0	257	12	0	332	11	0	403	10	0	472	5	760
33	11	152	16	0	4	15	0	90	14	0	173	13	0	252	12	0	327	11	0	399	10	0	468	5	759
34	11	47	15	262	....	15	0	83	14	0	166	13	0	246	12	0	322	11	0	395	10	0	464	5	757
35	10	304	15	69	....	15	0	74	14	0	158	13	0	239	12	0	316	11	0	390	10	0	460	5	755
36	10	191	14	238	....	15	0	64	14	0	150	13	0	231	12	0	309	11	0	384	10	0	455	5	754
37	10	77	14	43	....	15	0	53	14	0	140	13	0	222	12	0	302	11	0	377	10	0	449	5	752
38	9	325	14	212	....	15	0	40	14	0	128	13	0	213	12	0	293	11	0	370	10	0	443	5	749
39	9	204	13	17	....	15	0	26	14	0	116	13	0	201	12	0	283	11	0	361	10	0	436	5	747
40	9	81	12	187	....	15	0	9	14	0	101	13	0	189	12	0	272	11	0	352	10	0	427	5	744
41	8	323	11	359	....	14	244	....	14	0	85	13	0	174	12	0	259	11	0	341	10	0	418	5	741
42	8	196	11	167	....	13	359	....	14	0	66	13	0	158	12	0	245	11	0	328	10	0	408	5	738
43	8	69	10	342	....	13	113	....	14	0	45	13	0	139	12	0	229	11	0	314	10	0	396	5	734
44	7	306	10	154	....	12	237	....	14	0	21	13	0	118	12	0	210	11	0	299	10	0	382	5	729
45	7	178	9	334	....	12	3	....	13	297	....	13	0	94	12	0	189	11	0	280	10	0	367	5	724
46	7	50	9	151	....	11	137	....	13	26	....	13	0	66	12	0	165	11	0	260	10	0	349	5	718
47	6	287	8	338	....	10	278	....	12	128	....	13	0	34	12	0	138	11	0	236	10	0	329	5	712
48	6	162	8	163	....	10	61	....	11	239	....	12	348	....	12	0	106	11	0	209	10	0	306	5	704
49	6	38	7	358	....	9	215	....	10	359	....	12	72	....	12	0	70	11	0	178	10	0	280	5	696
50	5	282	7	193	....	9	13	....	10	121	....	11	170	....	12	0	29	11	0	143	10	0	250	5	686
51	5	164	7	34	....	8	182	....	9	259	....	10	279	....	11	257	....	11	0	102	10	0	216	5	675
52	5	51	6	245	....	7	360	....	9	41	....	10	35	....	10	352	....	11	0	54	10	0	176	5	673
53	4	306	6	98	....	7	179	....	8	198	....	9	166	....	10	96	....	10	364	....	10	0	130	5	659
54	4	200	5	323	....	7	8	....	7	364	....	8	308	....	9	216	....	10	100	....	10	0	78	5	643
55	4	99	5	188	....	6	209	....	7	175	....	8	96	....	8	348	....	9	213	....	10	0	17	5	628
56	4	3	5	60	....	6	54	....	6	361	....	7	260	....	8	128	....	8	338	....	9	177	....	5	605
57	3	275	4	304	....	5	272	....	6	190	....	7	69	....	7	284	....	8	114	....	8	299	....	5	582
58	3	188	4	189	....	5	132	....	6	29	....	6	254	....	7	87	....	7	267	....	8	72	....	5	556
59	3	105	4	79	....	5	0	....	5	242	....	6	84	....	6	266	....	7	67	....	7	223	....	5	526
60	3	27	3	341	....	4	240	....	5	98	....	5	289	....	6	92	....	6	245	....	7	21	....	5	490

Extended Insurance on $1,000 Participating Policies.

Ordinary Life at end of								20-Premiums Life at end of								20-Year Endowment at end of							
3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End.	Years.	Pure End.	Years.	Pure End.
2	141	9	280	15	352	19	170	5	231	27	66	36	43	43	203	13	107	10	$471 12	5	$760 99	1	$955 85
2	174	10	24	16	44	19	115	5	256	26	310	35	138	42	240	13	47	10	470 05	5	760 58	1	955 80
2	208	10	130	16	83	19	47	5	281	26	178	34	231	41	277	12	349	10	468 85	5	760 16	1	955 73
2	238	10	232	16	106	18	334	5	305	26	37	33	320	40	312	12	285	10	467 56	5	759 67	1	955 66
2	263	10	329	16	113	18	245	5	328	25	251	33	44	39	346	12	217	10	466 13	5	759 14	1	955 60
2	294	11	52	16	104	18	146	5	350	25	92	32	131	39	17	12	146	10	464 54	5	758 57	1	955 52
2	325	11	132	16	81	18	40	6	6	24	290	31	216	38	56	12	72	10	462 80	5	757 95	1	955 42
2	356	11	201	16	45	17	291	6	26	24	115	30	299	37	92	11	360	10	460 86	5	757 23	1	955 33
2	23	11	258	15	362	17	170	6	44	23	299	30	15	36	128	11	281	10	458 69	5	756 44	1	955 22
2	56	11	302	15	302	17	43	6	59	23	112	29	97	35	165	11	198	10	456 24	5	755 56	1	955 11
2	88	11	331	15	231	16	275	6	72	22	284	28	178	34	206	11	113	10	453 49	5	754 56	1	954 96
2	120	11	348	15	150	16	188	6	82	22	85	27	257	33	235	11	23	10	450 36	5	753 42	1	954 81
2	150	11	351	15	61	15	361	6	90	21	247	26	334	32	269	10	297	10	446 83	5	752 15	1	954 65
2	180	11	341	14	330	15	215	6	94	21	40	26	48	31	303	10	201	10	442 84	5	750 74	1	954 45
2	208	11	320	14	225	15	66	6	95	20	194	25	127	30	337	10	103	10	438 34	5	749 15	1	954 25
2	236	11	286	14	114	14	280	6	91	19	345	24	206	30	7	10	1	10	433 27	5	747 86	1	954 01
2	261	11	242	13	363	14	126	6	84	19	128	23	284	29	47	9	261	10	427 52	5	745 34	1	953 75
2	284	11	188	13	241	13	335	6	71	18	273	22	361	28	87	9	153	10	421 00	5	743 07	1	953 46
2	305	11	126	13	115	13	179	6	54	18	52	22	78	27	127	9	43	10	413 66	5	740 51	1	953 12
2	322	11	55	12	350	13	20	6	31	17	194	21	159	26	167	8	294	10	405 36	5	737 65	1	952 76
2	336	10	343	12	217	12	229	6	1	16	336	20	241	25	207	8	179	10	395 98	5	734 41	1	952 34
2	345	10	257	12	81	12	71	5	331	16	111	19	323	24	249	8	62	10	385 34	5	730 74	1	951 86
2	348	10	165	11	307	11	280	5	288	15	251	19	44	23	290	7	308	10	373 28	5	726 61	1	951 33
2	345	10	69	11	167	11	125	5	240	15	26	18	132	22	332	7	187	10	359 59	5	721 92	1	950 74
2	337	9	333	11	25	10	335	5	186	14	167	17	222	22	11	7	67	10	344 02	5	716 64	1	950 06
2	322	9	227	10	248	10	184	5	128	13	309	16	313	21	63	6	311	10	326 29	5	710 66	1	949 30
2	303	9	118	10	105	10	33	5	66	13	87	16	42	20	115	6	190	10	306 05	5	703 87	1	948 46
2	278	9	8	9	327	9	251	5	0	12	233	15	142	19	169	6	70	10	282 90	5	696 20	1	947 50
2	249	8	259	9	187	9	106	4	296	12	16	14	244	18	223	5	318	10	256 54	5	687 48	1	946 42
2	217	8	144	9	47	8	326	4	224	11	167	13	349	17	279	5	202	10	226 09	5	677 59	1	945 22
2	181	8	29	8	275	8	188	4	152	10	322	13	97	16	336	5	90	10	191 23	5	666 39	1	943 86
2	144	7	278	8	141	8	48	4	80	10	116	12	214	16	35	4	346	10	151 09	5	653 62	1	942 34
2	104	7	163	8	7	7	278	4	9	9	230	11	333	15	107	4	240	10	104 88	5	639 22	1	940 69
2	63	7	48	7	246	7	145	3	308	9	85	11	96	14	179	4	139	10	51 60	5	622 91	1	938 81
2	21	6	300	7	120	7	8	3	242	8	260	10	229	13	252	4	42	9	327	5	604 45	1	936 73
2	342	6	188	6	361	6	248	3	176	8	76	10	0	12	324	3	314	9	82	5	583 59	1	934 41
2	297	6	78	6	245	6	121	3	111	7	264	9	148	12	39	3	225	8	214	5	559 86	1	931 81
2	253	5	336	6	129	5	356	3	48	7	94	8	297	11	130	3	141	7	357	5	532 68	1	928 91
2	208	5	233	6	13	5	240	2	351	6	295	8	90	10	219	3	61	7	152	5	501 23	1	925 62
2	169	5	133	5	270	5	122	2	290	6	139	7	253	9	306	2	351	6	820	5	464 82	1	921 91

Extended Insurance on $1,000 Annual Dividend Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		20 Yrs		20-Premiums Life at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs		20-Year Endowment at end of 3 Yrs		5 Yrs		10 Yrs		15 Yrs		19 Yrs	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Months	Years	Pure End.	Years	Pure End.	Years	Pure End.	Years	Pure End.
18	1	4	3	2	8	5	14	9	19	4	3	7	8	5	10	$77	5	$219	1	$355	10	3	15	$53	10	$301	5	$615	1	[illegible]
19	1	5	3	3	8	8	15	1	19	4	3	8	8	7	10	80	5	224	1	363	10	2	15	52	10	300	5	614	1	903
20	1	6	3	5	9	0	15	4	19	3	3	9	8	8	10	82	5	229	1	370	10	1	15	51	10	299	5	613	1	903
21	1	6	3	6	9	3	15	6	19	1	3	10	8	10	10	84	5	234	1	378	10	0	15	50	10	298	5	612	1	903
22	1	7	3	8	9	6	15	8	18	11	3	10	9	0	10	87	5	239	1	386	9	11	15	49	10	297	5	611	1	902
23	1	8	3	9	9	9	15	10	18	9	3	11	9	1	10	89	5	245	1	394	9	10	15	48	10	296	5	610	1	902
24	1	8	3	11	10	1	15	11	18	7	3	11	9	2	10	91	5	250	1	403	9	9	15	46	10	295	5	609	1	901
25	1	9	4	0	10	5	16	0	18	5	4	0	9	3	10	94	5	256	1	411	9	7	15	44	10	293	5	608	1	901
26	1	10	4	1	10	7	15	11	18	2	4	1	9	5	10	96	5	261	1	421	9	6	15	42	10	291	5	607	1	901
27	1	11	4	3	10	9	15	10	17	11	4	2	9	6	10	98	5	267	1	430	9	4	15	40	10	289	5	606	1	900
28	2	0	4	5	10	11	15	9	17	8	4	2	9	7	10	100	5	272	1	439	9	2	15	38	10	287	5	604	1	900
29	2	1	4	7	11	1	15	8	17	4	4	3	9	7	10	102	5	278	1	449	9	0	15	36	10	285	5	602	1	899
30	2	2	4	9	11	4	15	7	17	0	4	4	9	8	10	104	5	284	1	458	8	10	15	33	10	282	5	600	1	898
31	2	2	4	10	11	4	15	5	16	8	4	4	9	8	10	106	5	289	1	468	8	8	15	30	10	279	5	597	1	897
32	2	3	4	11	11	4	15	2	16	4	4	4	9	9	10	107	5	295	1	478	8	6	15	26	10	275	5	594	1	896
33	2	4	5	0	11	5	14	11	16	0	4	4	9	9	10	108	5	300	1	488	8	4	15	22	10	271	5	591	1	895
34	2	5	5	2	11	5	14	8	15	7	4	5	9	8	10	109	5	304	1	498	8	2	15	18	10	267	5	588	1	894
35	2	6	5	4	11	5	14	5	15	1	4	5	9	8	10	109	5	309	1	508	8	0	15	14	10	263	5	585	1	893
36	2	6	5	5	11	4	14	2	14	8	4	5	9	7	10	109	5	314	1	518	7	10	15	9	10	257	5	580	1	892
37	2	7	5	6	11	3	13	10	14	3	4	5	9	6	10	108	5	318	1	528	7	7	15	3	10	251	5	575	1	891
38	2	7	5	7	11	1	13	6	13	10	4	6	9	4	10	107	5	321	1	538	7	4	14	8	10	244	5	570	1	889
39	2	8	5	8	10	11	13	2	13	5	4	6	9	2	10	105	5	324	1	548	7	1	14	1	10	237	5	564	1	887
40	2	9	5	9	10	9	12	10	13	0	4	5	9	0	10	103	5	327	1	558	6	10	13	5	10	230	5	558	1	885
41	2	9	5	9	10	6	12	6	12	6	4	5	8	10	10	100	5	329	1	567	6	7	12	9	10	219	5	550	1	882
42	2	9	5	8	10	3	12	2	12	1	4	4	8	7	10	95	5	330	1	577	6	4	12	2	10	208	5	542	1	879
43	2	10	5	8	10	0	11	9	11	8	4	4	8	5	10	90	5	331	1	586	6	1	11	7	10	197	5	533	1	876
44	2	10	5	7	9	9	11	4	11	3	4	3	8	2	10	84	5	331	1	595	5	10	11	0	10	187	5	524	1	873
45	2	10	5	7	9	6	10	11	10	10	4	2	7	11	10	77	5	329	1	603	5	7	10	Months	6	10	177	5	515	1	871
46	2	9	5	6	9	3	10	7	10	5	4	0	7	7	10	69	5	327	1	611	5	4	10	0	10	161	5	502	1	867
47	2	9	5	5	9	0	10	3	10	0	3	11	7	4	10	59	5	324	1	618	5	1	9	6	10	145	5	488	1	862
48	2	9	5	4	8	8	9	11	9	8	3	9	7	0	10	48	5	319	1	625	4	10	9	0	10	129	5	474	1	857
49	2	8	5	2	8	4	9	6	9	3	3	8	6	9	10	36	5	313	1	631	4	7	8	5	10	113	5	460	1	852
50	2	8	5	0	8	0	9	0	8	10	3	7	6	5	10	22	5	306	1	637	4	3	7	10	10	96	5	446	1	847
51	2	7	4	10	7	9	8	8	8	6	3	5	6	2	10	8	5	297	1	642	4	1	7	5	10	75	5	420	1	840
52	2	6	4	8	7	5	8	4	8	2	3	2	5	10	9	9	5	286	1	646	3	11	7	0	10	54	5	406	1	833
53	2	5	4	6	7	1	8	0	7	10	3	0	5	6	9	2	5	274	1	649	3	8	6	7	10	31	5	386	1	825
54	2	4	4	4	6	9	7	8	7	4	2	10	5	3	8	8	5	261	1	652	3	5	6	1	10	7	5	366	1	817
55	2	3	4	1	6	5	7	3	6	11	2	9	5	0	8	2	5	246	1	653	3	2	5	7	9	6	5	345	1	810
56	2	0	3	11	6	2	6	11	6	7	2	7	4	8	7	8	5	230	1	654	...	...	...	...	...	...	...	...	...	...
57	1	9	3	9	5	11	6	7	6	3	2	5	4	5	7	3	5	213	1	655	...	...	...	...	...	...	...	...	...	...
58	1	6	3	7	5	8	6	3	5	11	2	3	4	2	6	9	5	194	1	653	...	...	...	...	...	...	...	...	...	...
59	1	3	3	5	5	4	5	11	5	7	2	2	3	11	6	4	5	173	1	651	...	...	...	...	...	...	...	...	...	...
60	1	10	3	3	5	0	5	7	5	3	2	0	3	8	5	11	5	151	1	649	...	...	...	...	...	...	...	...	...	...

EXTENDED INSURANCE.

wing the Length of Time the Insurance for the Face of the Policy will be Extended, without further payment of Premiums, on Ordinary Life Policies, provided Premiums have been fully paid in cash for

Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
2	77	3	7	3	317	4	274	5	245	6	243	7	312	9	40	16	146	19	271
2	107	3	46	4	0	4	334	5	314	6	323	8	88	9	146	16	207	19	221
2	137	3	88	4	52	5	30	6	20	7	39	8	129	9	244	16	250	19	158
2	168	3	129	4	105	5	93	6	92	7	120	8	218	9	337	16	276	19	83
2	200	3	172	4	158	5	157	6	166	7	199	8	304	10	63	16	285	19	0
2	231	3	215	4	212	5	220	6	236	7	277	9	22	10	147	16	276	18	267
2	264	3	259	4	266	5	283	6	305	7	350	9	102	10	224	16	255	18	163
2	297	3	288	4	318	5	344	7	9	8	60	9	175	10	291	16	218	18	50
2	331	3	346	5	6	6	40	7	76	8	129	9	242	10	347	16	170	17	295
3	0	4	25	5	60	6	100	7	140	8	192	9	298	11	27	16	109	17	168
3	34	4	69	5	112	6	157	7	199	8	248	9	345	11	58	16	38	17	35
3	67	4	112	5	161	6	210	7	252	8	296	10	17	11	77	15	53	16	262
3	100	4	147	5	209	6	261	7	299	8	335	10	41	11	83	15	220	16	114
3	134	4	194	5	255	6	305	7	340	9	0	10	53	11	76	15	130	15	338
3	165	4	243	5	295	6	344	8	6	9	17	10	53	11	57	15	24	15	188
3	195	4	267	5	332	7	12	8	27	9	23	10	42	11	27	14	275	15	34
3	223	4	300	6	0	7	36	8	38	9	18	10	20	10	351	14	155	14	243
3	250	4	329	6	22	7	50	8	38	9	3	9	351	10	300	14	30	14	66
3	275	4	352	6	32	7	56	8	30	8	344	9	307	10	240	13	266	13	291
3	296	5	6	6	49	7	52	8	11	8	308	9	257	10	169	13	132	13	132
3	313	5	18	6	51	7	40	7	349	8	264	9	197	10	96	13	0	12	336
3	326	5	23	6	43	7	18	7	311	8	213	9	130	10	15	12	220	12	178
3	333	5	20	6	27	6	353	7	267	8	176	9	56	9	291	12	78	12	17
3	335	5	10	6	5	6	315	7	215	8	88	8	341	9	197	11	298	11	226
3	328	4	358	5	339	6	271	7	156	8	26	8	260	9	100	11	152	11	68
3	317	4	335	6	61	6	220	7	92	7	332	8	187	9	2	11	5	10	278
3	301	4	305	5	258	6	163	7	23	7	267	8	109	8	276	10	224	10	126
3	279	4	270	5	210	6	101	6	324	7	196	8	25	8	180	10	78	9	338
3	252	4	230	5	156	6	36	6	259	7	121	7	302	8	82	9	297	9	192
3	222	4	187	5	100	5	332	6	196	7	42	7	212	7	346	9	154	9	43
3	189	4	140	5	41	5	260	6	126	6	324	7	118	7	243	9	12	8	266
3	152	4	91	4	344	5	189	6	54	6	240	7	24	7	140	8	240	8	124
3	114	4	40	4	280	5	127	5	343	6	153	6	292	7	35	8	104	7	347
3	75	3	351	4	215	5	62	5	266	6	65	6	195	6	295	7	335	7	212
3	30	3	297	4	149	5	0	5	187	5	342	6	98	6	191	7	208	7	75
3	4	3	241	4	83	4	292	5	108	5	252	6	0	6	88	7	82	6	306
3	312	3	155	4	17	4	223	5	28	5	163	5	269	5	350	6	323	6	179
3	268	3	130	3	320	4	153	4	313	5	75	5	173	5	251	6	205	6	48
3	224	3	74	3	262	4	83	4	233	4	352	5	80	5	154	6	87	5	290
3	180	3	19	3	203	4	13	4	154	4	266	4	347	5	59	5	336	5	170

EXTENDED INSURANCE.

Showing the Length of time the Insurance for the Face of the Policy will be Extended, without further Payment of Premiums, on 20-Premiums Life Policies, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	5	27	7	26	9	88	11	211	14	22	16	281	19	337	23	0	35	206	43	[illegible]
22	5	56	7	64	9	127	11	260	14	69	16	316	19	283	23	312	34	311	42	[illegible]
23	5	85	7	102	9	178	11	305	14	111	16	339	19	323	22	232	34	52	41	[illegible]
24	5	112	7	138	9	219	11	346	14	145	16	352	19	295	22	172	33	157	40	[illegible]
25	5	141	7	174	9	258	12	19	14	172	16	353	19	253	22	83	32	258	39	[illegible]
26	5	167	7	207	9	294	12	52	14	189	16	342	19	250	21	347	31	356	38	[illegible]
27	5	194	7	239	9	325	12	78	14	198	16	316	19	129	21	234	31	88	37	[illegible]
28	5	220	7	267	9	353	12	97	14	195	16	278	19	49	21	111	30	182	37	[illegible]
29	5	243	7	294	10	11	12	107	14	179	16	229	18	321	20	343	29	274	36	[illegible]
30	5	265	7	316	10	29	12	109	14	153	16	185	18	239	20	201	29	0	35	[illegible]
31	5	284	7	335	10	40	12	102	14	22	16	136	18	149	20	64	28	90	34	[illegible]
32	5	302	7	351	10	45	12	83	14	1	16	74	18	47	19	291	27	179	33	[illegible]
33	5	316	8	0	10	42	12	55	13	334	16	0	17	299	19	145	26	265	32	[illegible]
34	5	328	8	1	10	30	12	16	13	287	15	280	17	177	18	355	25	350	31	[illegible]
35	5	337	8	1	10	10	11	331	13	228	15	182	17	46	18	194	25	72	30	[illegible]
36	5	343	7	359	9	346	11	149	13	159	15	77	16	272	18	27	24	158	29	[illegible]
37	5	344	7	346	9	306	11	106	13	79	14	326	16	125	17	218	23	243	29	[illegible]
38	5	340	7	324	9	257	11	52	12	354	14	203	15	338	17	40	22	328	28	[illegible]
39	5	331	7	294	9	200	10	354	12	255	14	72	15	179	16	223	22	49	27	[illegible]
40	5	317	7	256	9	135	10	280	12	148	13	300	15	16	16	36	21	136	26	[illegible]
41	5	295	7	211	9	62	10	198	12	35	13	157	14	212	15	212	20	224	25	[illegible]
42	5	268	7	158	8	219	10	108	11	278	13	9	14	41	15	20	19	312	24	[illegible]
43	5	234	7	98	8	153	10	11	11	151	12	221	13	231	14	191	19	36	23	[illegible]
44	5	193	7	32	8	81	9	272	11	20	12	65	13	54	13	360	18	130	22	[illegible]
45	5	147	6	325	8	2	9	162	10	249	11	271	12	239	13	163	17	223	21	[illegible]
46	5	95	6	247	7	281	9	49	10	110	11	110	12	59	12	331	16	317	21	[illegible]
47	5	38	6	165	7	190	8	296	9	333	10	312	11	242	12	133	16	52	20	[illegible]
48	4	343	6	81	7	96	8	175	9	189	10	148	11	61	11	302	15	155	19	[illegible]
49	4	279	5	359	7	0	8	52	9	44	9	349	10	245	11	106	14	260	18	[illegible]
50	4	212	5	269	6	263	7	293	8	264	9	185	10	65	10	278	14	1	17	[illegible]
51	4	144	5	178	6	161	7	168	8	119	9	23	9	253	10	87	13	118	16	[illegible]
52	4	76	5	88	6	59	7	44	7	341	8	227	9	78	9	265	12	237	16	[illegible]
53	4	7	4	298	5	322	6	286	7	199	8	70	8	271	9	81	11	358	15	[illegible]
54	3	303	4	219	5	220	6	164	7	59	7	280	8	103	8	266	11	125	14	[illegible]
55	3	234	4	141	5	120	6	44	6	287	7	128	7	303	8	91	10	259	13	[illegible]
56	3	166	4	63	5	21	5	291	6	153	6	344	7	144	7	286	10	32	12	[illegible]
57	3	99	3	351	4	288	5	176	6	22	6	201	6	353	7	123	9	181	12	[illegible]
58	3	34	3	275	4	193	5	63	5	260	6	61	6	204	6	328	8	330	11	[illegible]
59	2	335	3	201	4	100	4	319	5	138	5	292	6	60	6	178	8	125	10	[illegible]
60	2	273	3	129	4	9	4	214	5	18	5	163	5	287	6	31	7	288	9	[illegible]

EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums, on 20-Year Endowment Policies, with Amount returned at end of Period if Insured is living, provided Premiums have been fully Paid in Cash for

3 Yrs.		4 Years.			5 Years.			6 Years.			7 Years.			8 Years.			9 Years.			10 Years.			15 Yrs.		19 Yrs.	
Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.
12	28	16	0	$31	15	0	$110	14	0	$187	13	0	$260	12	0	$330	11	0	$398	10	0	$462	5	$777	1	$959
12	22	16	0	28	15	0	108	14	0	185	13	0	258	12	0	329	11	0	396	10	0	461	5	777	1	959
12	172	16	0	26	15	0	106	14	0	183	13	0	257	12	0	327	11	0	395	10	0	460	5	777	1	959
12	108	16	0	23	15	0	103	14	0	181	13	0	255	12	0	325	11	0	393	10	0	459	5	776	1	959
12	43	16	0	20	15	0	100	14	0	178	13	0	252	12	0	324	11	0	392	10	0	457	5	776	1	959
11	339	16	0	16	15	0	97	14	0	175	13	0	250	12	0	321	11	0	390	10	0	456	5	775	1	959
11	238	16	0	12	15	0	94	14	0	172	13	0	247	12	0	319	11	0	388	10	0	454	5	774	1	959
11	195	16	0	8	15	0	90	14	0	169	13	0	244	12	0	316	11	0	385	10	0	452	5	774	1	959
11	117	16	0	3	15	0	86	14	0	165	13	0	241	12	0	313	11	0	383	10	0	449	5	773	1	959
11	37	15	304	....	15	0	81	14	0	161	13	0	233	12	0	310	11	0	380	10	0	447	5	772	1	959
10	319	15	147	....	15	0	75	14	0	156	13	0	233	12	0	306	11	0	377	10	0	444	5	771	1	958
10	234	14	354	....	15	0	69	14	0	150	13	0	228	12	0	302	11	0	373	10	0	441	5	770	1	958
10	145	14	193	....	15	0	62	14	0	144	13	0	222	12	0	297	11	0	369	10	0	437	5	769	1	958
10	52	14	29	....	15	0	54	14	0	137	13	0	216	12	0	292	11	0	364	10	0	433	5	767	1	958
9	322	13	229	....	15	0	46	14	0	129	13	0	209	12	0	285	11	0	358	10	0	428	5	766	1	958
9	223	13	61	....	15	0	36	14	0	120	13	0	201	12	0	278	11	0	352	10	0	423	5	764	1	958
9	122	12	257	....	15	0	24	14	0	110	13	0	192	12	0	270	11	0	345	10	0	417	5	762	1	957
9	18	12	87	....	15	0	11	14	0	98	13	0	182	12	0	261	11	0	338	10	0	410	5	760	1	957
8	197	11	282	....	14	306	....	14	0	85	13	0	170	12	0	251	11	0	329	10	0	403	5	758	1	957
8	166	11	110	....	14	69	....	14	0	70	13	0	157	12	0	240	11	0	319	10	0	394	5	755	1	956
8	54	10	305	....	13	201	....	14	0	53	13	0	142	12	0	227	11	0	307	10	0	385	5	752	1	956
7	304	10	135	....	12	336	....	14	0	34	13	0	125	12	0	212	11	0	295	10	0	374	5	748	1	955
7	188	9	331	....	12	111	....	14	0	12	13	0	106	12	0	195	11	0	280	10	0	361	5	744	1	955
7	71	9	163	....	11	254	....	13	233	....	13	0	84	12	0	176	11	0	264	10	0	347	5	740	1	954
6	318	8	362	....	11	37	....	12	337	....	13	0	59	12	0	154	11	0	245	10	0	331	5	735	1	954
6	200	8	198	....	10	189	....	12	82	....	13	0	30	12	0	129	11	0	223	10	0	313	5	729	1	953
6	82	8	37	....	9	348	....	11	201	....	12	345	....	12	0	101	11	0	199	10	0	292	5	722	1	952
5	333	7	245	....	9	147	....	10	328	....	12	73	....	12	0	68	11	0	170	10	0	268	5	715	1	951
5	216	7	91	....	8	317	....	10	96	....	11	175	....	12	0	30	11	0	138	10	0	240	5	706	1	950
5	104	6	307	....	8	128	....	9	239	....	10	287	....	11	289	....	11	0	101	10	0	209	5	697	1	949
4	361	6	162	....	7	313	....	9	92	....	10	46	....	11	20	....	11	0	59	10	0	173	5	686	1	948
4	255	6	24	....	7	139	....	8	187	....	9	179	....	10	139	....	11	0	9	10	0	131	5	674	1	946
4	153	5	255	....	6	338	....	7	356	....	8	323	....	9	250	....	10	148	....	10	0	84	5	660	1	945
4	55	5	128	....	6	179	....	7	170	....	8	113	....	9	17	....	9	260	....	10	0	28	5	644	1	943
3	327	5	7	....	6	28	....	6	358	....	7	278	....	8	162	....	9	20	....	9	231	....	5	626	1	941
3	236	4	255	....	5	249	....	6	190	....	7	88	....	7	317	....	8	159	....	8	350	....	5	606	1	939
3	151	4	145	....	5	113	....	6	31	....	6	273	....	7	119	....	7	309	....	8	122	....	5	583	1	936
3	70	4	41	....	4	349	....	5	245	....	6	103	....	6	297	....	7	107	....	7	270	....	5	556	1	933
2	358	3	307	....	4	227	....	5	102	....	5	307	....	6	121	....	6	282	....	7	66	....	5	526	1	930
2	285	3	213	....	4	112	....	4	333	....	5	157	....	5	321	....	6	104	....	6	241	....	5	490	1	926

Extended Insurance on $1,000 Participating and Nonparticipa Policies.

Age at Issue.	Ordinary Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		20-Premiums Life at end of 3 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		20-Year Endowme at end of 3 Yrs.		10 Yrs.		15 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Pure End't	Years.	Pure End't
20	1	163	9	56	15	126	19	78	3	223	24	236	35	218	43	179	10	250	10	$470	5	$763
21	1	183	9	176	15	173	19	54	3	239	24	223	34	344	42	226	10	217	10	469	5	763
22	1	204	9	284	15	244	19	6	3	254	24	185	34	95	41	320	10	180	10	468	5	762
23	1	223	10	18	15	287	18	316	3	269	24	125	33	199	41	32	10	140	10	466	5	762
24	1	241	10	107	15	228	18	239	3	282	24	43	32	294	40	93	10	100	10	465	5	762
25	1	283	10	210	15	341	18	158	3	293	23	307	32	50	39	134	10	55	10	464	5	761
26	1	300	10	300	15	350	18	74	3	304	23	183	31	162	38	159	10	8	10	462	5	761
27	1	317	11	29	15	333	17	336	3	312	23	53	30	263	37	229	9	325	10	460	5	760
28	1	355	11	107	15	311	17	230	3	344	22	268	29	355	36	283	9	273	10	458	5	759
29	2	28	11	165	15	267	17	121	4	9	22	106	29	77	35	320	9	217	10	456	5	758
30	2	41	11	202	15	218	17	0	4	36	21	316	28	156	34	345	9	159	10	453	5	757
31	2	54	11	239	15	149	16	241	4	62	21	148	27	257	33	362	9	97	10	451	5	756
32	2	87	11	255	15	77	16	107	4	84	20	352	26	350	33	61	9	33	10	448	5	755
33	2	117	11	269	14	354	15	329	4	101	20	178	26	75	32	115	8	332	10	444	5	753
34	2	144	11	261	14	263	15	178	4	116	19	360	25	159	31	159	8	258	10	440	5	752
35	2	170	11	236	14	158	15	37	4	128	19	167	24	240	30	196	8	184	10	435	5	751
36	2	193	11	192	14	54	14	255	4	135	18	346	23	317	29	228	8	105	10	430	5	749
37	2	213	11	163	13	304	14	103	4	138	18	151	23	29	28	255	8	24	10	424	5	747
38	2	229	11	114	13	188	13	310	4	138	17	316	22	106	27	283	7	304	10	417	5	744
39	2	243	11	52	13	64	13	150	4	132	17	110	21	204	26	308	7	215	10	410	5	742
40	2	254	10	343	12	298	13	0	4	121	16	265	20	300	25	335	7	122	10	401	5	739
41	2	276	10	257	12	161	12	202	4	106	16	53	20	32	24	363	7	25	10	391	5	736
42	2	294	10	172	12	27	12	49	4	84	15	204	19	131	24	30	6	290	10	380	5	732
43	2	306	10	79	11	254	11	251	4	56	14	354	18	231	23	75	6	188	10	368	5	728
44	2	312	9	353	11	118	11	99	4	24	14	140	17	332	22	120	6	84	10	354	5	723
45	2	311	9	254	10	344	10	313	3	351	13	291	17	74	21	169	5	343	10	338	5	718
46	2	304	9	149	10	204	10	155	3	308	13	78	16	168	20	225	5	228	10	319	5	711
47	2	291	9	40	10	57	10	7	3	271	12	233	15	267	19	283	5	117	10	298	5	704
48	2	273	8	292	9	275	9	224	3	231	12	33	15	6	18	348	5	8	10	274	5	697
49	2	255	8	176	9	134	9	82	3	187	11	193	14	120	18	63	4	269	10	247	5	688
50	2	230	8	64	8	359	8	302	3	142	10	357	13	226	17	150	4	166	10	215	5	677
51	2	203	7	316	8	224	8	163	3	93	10	155	12	339	16	232	4	67	10	179	5	666
52	2	174	7	202	8	90	8	23	3	45	9	323	12	99	15	317	3	335	10	138	5	653
53	2	152	7	87	7	324	7	249	2	360	9	132	11	232	15	27	3	242	10	90	5	638
54	2	127	6	337	7	199	7	118	2	309	8	311	10	360	14	110	3	153	10	35	5	621
55	2	100	6	224	7	76	6	350	2	258	8	134	10	139	13	189	3	68	9	243	5	602
56	2	70	6	112	6	315	6	220	2	208	7	318	9	279	12	264	2	351	8	359	5	581
57	2	40	6	2	6	203	6	90	2	159	7	146	9	64	11	343	2	273	8	128	5	557
58	2	9	5	262	6	86	5	334	2	110	6	346	8	221	11	68	2	203	7	274	5	529
59	1	342	5	161	5	336	5	214	2	65	6	193	8	15	10	168	2	137	7	69	5	496

Extended Insurance on $1,000

and Nonparticipating Po

Ordinary Life at end of								20-Premiums Life at end of							
Yrs	10 Yrs		15 Yrs		20 Yrs			3 Yrs		10 Yrs		15 Yrs		19 Yr	
	Years	Days	Years	Days	Years	Days		Years	Days	Years	Days	Years	Days	Years	
61	9	88	14	111	17	177		3	243	23	306	32	31	36	
91	9	178	14	173	17	141		3	243	23	239	31	162	35	
121	9	266	14	221	17	92		3	274	23	159	30	290	34	1
151	9	352	14	255	17	30		3	304	23	67	30	48	33	2
182	10	69	14	275	16	322		3	304	22	328	29	169	32	2
213	10	146	14	279	16	238		3	335	22	213	28	286	31	3
213	10	215	14	269	16	144		4	0	22	88	28	36	31	
243	10	278	14	246	16	43		4	0	21	319	27	147	30	1
274	10	331	14	210	15	299		4	30	21	175	26	257	29	1
304	11	9	14	162	15	182		4	60	21	25	25	364	28	2
335	11	39	14	103	15	60		4	60	20	231	25	105	27	3
0	11	58	14	34	14	297		4	91	20	66	24	209	27	
0	11	64	13	321	14	164		4	91	19	258	23	311	26	
30	11	59	13	233	14	28		4	121	19	81	23	48	25	1
60	11	41	13	138	13	253		4	121	18	263	22	150	24	2
91	11	13	13	37	13	110		4	121	18	75	21	251	23	2
121	10	339	12	294	12	329		4	121	17	249	20	352	22	3
151	10	290	12	181	12	182		4	121	17	54	20	89	22	
182	10	232	12	63	12	32		4	121	16	221	19	192	21	1
182	10	166	11	307	11	247		4	121	16	22	18	295	20	2
213	10	92	11	181	11	97		4	121	15	184	18	36	19	3
243	10	13	11	54	10	311		4	121	14	347	17	143	19	
243	9	291	10	288	10	161		4	91	14	142	16	253	18	1
274	9	200	10	156	10	11		4	60	13	304	15	363	17	2
274	9	104	10	23	9	231		4	30	13	99	15	114	16	3
274	9	5	9	253	9	83		4	0	12	261	14	232	16	
274	8	266	9	118	8	305		3	335	12	59	13	352	15	1
274	8	160	8	348	8	165		3	274	11	223	13	114	14	2
243	8	53	8	214	8	27		3	274	11	25	12	243	14	
233	7	308	8	81	7	260		3	213	10	194	12	11	13	1
213	7	198	7	315	7	130		3	151	10	1	11	153	12	2
182	7	88	7	187	7	2		3	91	9	177	10	297	12	
151	6	343	7	61	6	246		3	30	8	357	10	83	11	1
151	6	233	6	303	6	128		2	335	8	177	9	241	10	2
121	6	125	6	186	6	8		2	274	8	1	9	39	10	
121	6	18	6	70	5	262		2	243	7	197	8	211	9	2
91	5	277	5	324	5	150		2	182	7	33	8	21	9	
60	5	182	5	219	5	38		2	121	6	240	6	208	8	1
30	5	105	5	116	4	296		2	60	6	89	7	30	7	3
0	5	6	5	15	4	194		2	30	5	309	6	228	7	1
335	4	250	4	285	4	90		1	335	5	172	6	63	6	3

LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	[illegible]
15 to 25	$17	$24	$30	$37	$44	$52	$60	$68	$76	$85	$96	$108	$120	$132	$145	$158	$171	$1[illegible]
26	18	25	32	39	46	54	62	70	79	89	101	113	125	138	152	165	179	[illegible]
27	19	26	33	40	48	56	64	73	82	94	106	119	132	145	159	173	187	[illegible]
28	20	27	35	43	51	59	68	76	87	99	112	125	138	152	166	181	196	[illegible]
29	21	28	36	44	52	61	70	80	91	104	117	131	145	159	174	189	204	[illegible]
30	22	29	38	46	55	64	73	83	96	110	123	137	152	167	182	197	213	[illegible]
31	23	31	40	48	57	67	76	88	101	115	130	144	159	174	190	206	222	[illegible]
32	24	32	41	50	60	69	80	93	107	121	136	151	167	182	198	214	231	[illegible]
33	25	34	43	52	62	72	84	98	113	127	143	158	174	190	207	223	240	[illegible]
34	26	35	44	55	65	76	89	103	118	134	150	166	182	198	215	232	249	[illegible]
35	27	36	46	57	68	79	94	109	125	140	157	173	190	207	224	241	259	[illegible]
36	28	38	48	60	71	83	99	115	131	147	164	181	198	215	233	251	269	[illegible]
37	29	40	51	62	73	88	104	120	137	154	171	188	206	224	242	260	279	[illegible]
38	31	41	53	64	77	93	110	126	143	161	178	196	214	233	251	270	288	[illegible]
39	32	44	55	68	81	98	115	132	150	168	186	204	223	241	260	279	299	[illegible]
40	33	45	57	70	86	103	121	138	157	175	193	212	231	250	270	289	309	[illegible]
41	35	47	60	73	90	108	126	145	163	182	201	220	240	259	279	299	319	[illegible]
42	36	49	62	77	95	113	132	151	170	189	209	228	248	268	289	309	329	[illegible]
43	38	51	64	81	99	118	137	157	177	196	216	237	257	277	298	319	339	[illegible]
44	39	53	68	85	104	123	143	163	183	204	224	245	266	287	308	329	350	[illegible]
45	41	56	70	88	108	128	149	169	190	211	232	253	275	296	317	338	360	[illegible]
46	43	58	73	92	113	134	155	176	197	218	240	262	283	305	327	348	370	[illegible]
47	44	60	76	96	118	139	160	182	204	226	248	270	292	314	336	358	380	[illegible]
48	46	62	79	101	122	144	166	189	211	234	256	279	301	324	346	368	390	[illegible]
49	48	64	83	105	127	150	173	195	218	242	265	288	310	333	356	378	400	[illegible]
50	50	67	86	109	132	155	179	202	226	249	273	296	320	343	365	388	410	[illegible]
51	52	70	90	114	137	161	185	209	233	257	281	305	329	352	375	398	420	[illegible]
52	54	72	94	118	143	167	192	216	241	265	290	314	338	361	385	408	430	[illegible]
53	56	75	98	123	148	173	198	224	249	273	298	323	347	371	394	417	440	[illegible]
54	58	78	102	128	153	179	205	231	256	282	307	331	356	380	403	427	450	[illegible]
55	60	80	106	132	159	185	212	238	264	289	315	340	365	389	413	436	459	[illegible]
56	62	83	110	137	165	192	218	245	271	297	323	348	373	398	422	446	469	[illegible]
57	64	87	114	142	170	198	225	252	279	305	331	357	382	407	431	455	478	[illegible]
58	67	90	119	147	176	204	232	259	286	313	339	365	391	416	440	464	487	[illegible]
59	69	94	123	152	181	210	238	266	294	321	347	374	399	424	449	473	496	[illegible]
60	72	97	127	157	187	216	245	273	301	328	355	382	408	433	458	482	505	[illegible]

LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years	17 Years.	18 Years.	19 Years.	20 Years.
$29	$40	$51	$63	$75	$92	$109	$127	$146	$166	$186	$207	$230	$253	$277	$302	$329	$357
30	41	53	65	77	94	112	131	150	170	191	213	236	259	284	310	337	365
31	42	54	67	80	97	115	134	154	175	196	218	242	266	291	318	346	375
32	43	55	68	82	100	119	138	158	179	201	224	248	273	299	326	355	384
33	45	57	70	85	103	122	142	163	184	207	230	255	280	307	335	364	394
34	46	59	72	88	106	126	146	167	189	212	236	261	287	315	343	373	404
34	47	60	74	90	109	129	150	172	194	218	243	268	295	323	352	383	414
35	48	62	76	93	113	133	155	177	200	224	249	275	303	332	361	392	425
36	50	63	78	96	116	137	159	182	205	230	256	283	311	340	371	402	436
37	51	65	80	99	120	141	163	187	211	236	263	291	319	349	380	413	446
38	52	67	82	102	123	145	168	192	217	243	270	298	328	358	390	423	457
39	54	69	85	105	127	150	173	198	223	250	278	306	336	367	400	433	469
41	55	71	87	109	131	154	178	203	230	257	285	315	345	377	410	444	480
42	57	73	90	112	135	159	184	209	236	264	293	323	354	386	420	455	491
43	58	74	93	116	139	164	189	215	243	271	301	331	363	396	430	466	503
44	60	76	96	120	144	169	195	222	249	278	308	339	372	405	440	477	515
45	62	77	100	124	148	174	200	228	256	286	316	348	381	415	451	488	527
46	63	81	103	128	153	179	206	234	263	293	324	356	390	425	461	499	539
48	65	83	107	132	158	184	212	240	270	300	332	365	399	435	472	510	551
49	67	86	111	136	162	190	218	247	277	308	340	374	408	444	482	521	563
50	68	89	114	140	167	195	223	253	284	315	348	382	417	454	493	533	575
52	70	92	118	144	172	200	229	259	290	323	356	391	426	464	503	544	587
53	72	95	121	148	176	205	235	265	297	330	364	399	436	474	514	555	599
54	74	98	125	152	181	210	240	271	304	337	371	407	445	483	524	567	612
56	76	101	128	156	185	215	246	277	310	344	379	416	453	493	534	578	624
57	78	104	132	160	190	220	251	283	317	351	387	424	462	502	545	589	636
59	79	106	135	164	194	225	257	289	323	358	394	432	471	512	555	600	648
60	81	109	138	168	198	230	262	295	329	365	402	440	479	521	565	611	659
61	83	112	141	172	203	234	267	301	336	372	409	447	488	530	574	621	671
63	86	115	145	175	207	239	272	307	342	378	416	455	496	539	584	632	683
64	88	118	148	179	211	244	278	312	348	385	423	462	504	547	593	642	694
66	90	120	151	183	215	249	283	318	354	391	429	469	511	555	602	652	705
67	92	123	155	187	220	253	288	323	359	397	436	476	519	563	610	661	716
69	95	126	158	191	224	258	293	328	365	403	442	483	525	571	619	671	727
71	97	129	161	194	228	262	297	333	370	408	448	489	532	578	627	680	738
72	99	132	165	198	232	267	302	338	375	414	453	495	538	585	634	688	748
73	102	135	168	202	236	271	306	343	380	419	459	500	544	591	642	697	758
74	104	138	171	205	240	275	311	347	385	423	463	505	550	597	648	705	768
75	107	140	174	209	244	279	315	351	389	428	468	510	555	603	655	713	778
76	109	143	177	212	247	283	319	355	393	432	472	514	559	608	661	720	787
77	111	146	180	215	250	286	322	359	396	435	476	518	563	612	666	727	796

LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each

Age at Issue.	AT END OF															
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
15 to 25	$74	$110	$147	$186	$227	$270	$314	$361	$410	$462	$516	$572	$631	$694	$759	$828
26	74	110	147	186	227	270	314	361	410	462	515	572	631	693	759	827
27	74	109	147	186	227	269	314	361	410	461	515	572	631	693	759	827
28	74	109	147	186	227	269	314	361	410	461	515	571	631	692	758	827
29	74	109	147	186	226	269	314	361	410	461	515	571	631	693	758	827
30	74	109	147	186	226	269	314	360	409	461	515	571	630	693	758	827
31	74	109	147	185	226	269	314	360	409	461	515	571	630	692	758	826
32	74	109	147	185	226	269	314	360	409	461	514	571	630	692	757	826
33	74	109	147	186	226	269	314	360	409	461	514	571	630	692	757	826
34	74	109	147	186	226	269	314	361	409	461	514	570	630	692	757	826
35	74	109	147	186	227	269	314	361	410	461	514	570	629	691	756	825
36	74	110	147	186	227	270	314	361	410	461	514	570	629	691	756	825
37	74	110	147	186	227	270	315	361	410	461	514	570	629	690	756	825
38	74	110	148	187	228	270	315	361	410	460	514	569	628	690	755	824
39	75	111	148	187	228	271	315	361	410	460	513	569	628	689	755	824
40	75	111	149	188	229	271	315	361	410	460	513	569	627	689	754	823
41	75	112	149	188	229	271	315	361	409	460	513	568	626	688	753	823
42	76	112	150	189	229	271	315	361	409	459	512	567	626	687	752	822
43	76	112	150	189	229	271	315	361	409	459	511	567	625	686	752	821
44	76	113	150	189	229	271	315	361	408	458	511	566	624	685	751	820
45	77	113	150	189	229	271	315	360	408	458	510	565	623	684	749	819
46	77	113	150	189	229	271	315	360	407	457	509	564	621	683	748	818
47	77	113	151	189	229	271	314	360	407	456	508	562	620	682	747	817
48	77	113	151	189	229	271	314	359	406	455	507	561	619	680	745	816
49	78	114	151	190	230	271	314	359	406	454	506	560	617	678	744	815
50	78	114	151	190	230	271	314	358	405	454	505	559	616	677	742	813
51	78	114	152	190	230	271	314	358	404	453	504	557	614	675	740	812
52	78	115	152	190	230	271	314	358	404	452	502	556	612	673	738	810
53	79	115	152	191	230	271	314	357	403	451	501	554	610	671	736	808
54	79	116	153	191	231	272	314	357	402	450	500	552	608	669	734	806
55	80	116	154	192	231	272	314	357	402	449	498	550	606	666	731	804

Loan Values on $1,000 Nonparticipating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	18 Years.
$ 9	$ 32	$ 76	$129	$189	$21	$ 72	$174	$302	$427	$78	$194	$428	$725	$926
10	33	79	135	196	22	74	178	309	436	78	194	428	725	926
10	35	82	140	204	23	76	182	315	446	78	194	427	725	926
11	36	86	146	213	23	78	186	322	456	78	194	427	724	926
12	38	90	152	221	23	79	189	329	466	78	194	427	724	926
11	39	93	158	230	24	81	194	337	476	78	194	427	724	926
12	41	97	165	239	25	83	199	344	486	77	194	426	724	926
13	43	101	172	248	26	85	203	352	497	77	194	426	723	926
14	45	106	179	258	25	87	207	360	508	77	193	426	723	926
14	46	109	186	268	26	89	212	368	519	76	193	426	723	925
14	49	114	194	278	27	91	218	377	531	76	193	425	723	925
15	51	119	202	289	28	94	223	385	542	76	192	425	722	925
16	54	125	210	299	28	95	227	394	554	76	193	426	722	925
16	55	129	219	310	29	98	233	403	566	76	193	425	722	925
17	58	135	227	321	30	101	239	412	578	75	192	425	721	925
19	61	141	236	333	30	102	245	421	590	75	192	425	721	924
19	63	147	245	344	31	105	251	430	602	75	192	425	720	924
20	66	154	255	355	33	108	257	439	614	74	192	424	720	924
21	69	160	264	367	33	110	262	449	626	74	191	424	719	924
22	72	166	274	379	34	113	268	458	639	75	192	425	719	923
23	75	173	284	391	35	117	274	467	651	74	192	424	718	923
24	78	179	294	403	36	119	280	476	663	74	192	424	717	923
25	82	187	304	415	37	122	286	486	676	73	192	424	717	922
26	85	193	314	426	37	124	291	495	688	73	192	423	716	922
27	89	200	324	438	39	128	297	504	700	73	192	423	715	921
28	92	207	334	450	40	131	303	513	712	72	191	422	714	921
30	96	215	345	462	40	133	308	521	724	72	191	422	712	920
31	99	223	355	473	42	137	314	530	735	73	192	422	711	919
32	104	230	365	485	42	139	320	538	746	72	192	421	709	918
33	107	237	376	496	44	142	326	546	758	72	192	421	708	917
35	112	245	386	507	44	144	331	554	769	72	192	420	706	916
36	115	253	396	518	45	147	336	561	779	72	192	419	704	915
37	119	260	406	529	47	151	341	568	790	71	192	418	702	914
39	124	268	416	540	47	153	345	575	800	71	192	418	699	913
40	127	275	426	551	48	156	350	581	810	72	193	418	697	911
42	132	283	436	562	49	158	354	587	820	....	.....	.....	.....	.....
43	136	291	445	573	50	161	358	592	830	....	.....	.....	.....	.....
44	140	298	455	585	52	164	362	596	840	....	.....	.....	.....	.....
47	145	306	465	597	52	166	365	601	849	....	.....	.....	.....	.....
48	149	313	475	610	53	169	369	604	859	....	.....	.....	.....	.....

LOAN VALUES.

Guaranteed on Ordinary Life Annual Dividend Policies of $1,000 Each.

Age at Issue.	AT END OF																			
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	
21	$ 7	$15	$23	$31	$40	$49	$58	$68	$78	$88	$99	$110	$121	$133	$145	$158	$171	$185	$199	[illegible]
22	7	15	24	32	41	51	60	70	81	91	103	114	126	138	151	164	178	192	207	[illegible]
23	8	16	25	34	43	53	63	73	84	95	107	118	131	143	157	170	184	199	214	[illegible]
24	8	17	26	35	45	55	65	76	87	99	111	123	136	149	163	177	191	206	222	[illegible]
25	8	17	27	36	47	57	68	79	91	103	115	128	141	155	169	183	198	214	231	[illegible]
26	9	18	28	38	48	59	71	82	94	107	119	133	146	161	175	190	206	222	239	[illegible]
27	9	19	29	40	50	62	73	85	98	111	124	138	152	167	182	198	214	230	248	[illegible]
28	9	20	30	41	52	64	76	89	102	115	129	143	158	173	189	205	222	239	257	[illegible]
29	10	20	31	43	55	67	79	92	106	120	134	149	164	180	196	213	230	248	266	[illegible]
30	10	21	33	45	57	70	83	96	110	125	139	155	171	187	204	221	239	257	276	[illegible]
31	11	22	34	46	59	72	86	100	114	129	145	161	177	194	211	229	248	266	286	[illegible]
32	11	23	36	48	62	75	89	104	119	135	151	167	184	201	219	238	257	276	296	[illegible]
33	12	24	37	50	64	78	93	108	124	140	157	174	191	209	228	247	266	286	306	[illegible]
34	12	25	39	52	67	82	97	113	129	145	163	180	199	217	236	256	275	296	317	[illegible]
35	13	26	40	55	70	85	101	117	134	151	169	187	206	225	245	265	285	306	328	[illegible]
36	13	27	42	57	72	88	105	122	139	157	176	195	214	234	254	274	295	316	338	[illegible]
37	14	28	44	59	75	92	109	127	145	163	182	202	222	242	263	284	305	327	350	[illegible]
38	14	30	45	62	79	96	114	132	151	170	189	210	230	251	272	294	316	338	361	[illegible]
39	15	31	47	64	82	100	118	137	157	176	197	217	238	260	282	304	326	349	372	[illegible]
40	16	32	49	67	85	104	123	143	163	183	204	225	247	269	291	314	337	360	383	[illegible]
41	16	34	52	70	89	108	128	148	169	190	212	233	256	278	301	324	347	371	395	[illegible]
42	17	35	54	73	92	113	133	154	175	197	219	242	264	287	311	334	358	382	407	[illegible]
43	18	37	56	76	96	117	138	160	182	204	227	250	273	297	321	345	369	393	418	[illegible]
44	19	38	58	79	100	122	144	166	188	211	235	258	282	306	331	355	380	404	430	[illegible]
45	19	40	61	82	104	126	149	172	195	219	243	267	291	316	341	365	390	416	441	[illegible]
46	20	42	63	85	108	131	154	178	202	226	251	275	300	325	351	376	401	427	453	[illegible]
47	21	43	66	89	112	136	160	184	209	234	259	284	310	335	361	386	412	438	464	[illegible]
48	22	45	68	92	116	141	165	191	216	241	267	293	319	345	371	397	423	449	476	[illegible]
49	23	47	71	96	120	146	171	197	223	249	275	302	328	354	381	407	434	460	487	[illegible]
50	24	49	74	99	125	151	177	203	230	257	284	310	337	364	391	418	444	471	498	[illegible]
51	25	50	76	103	129	156	183	210	237	265	292	319	347	374	401	428	455	482	509	[illegible]
52	26	52	79	106	133	161	189	217	244	272	300	328	356	383	411	438	465	492	520	[illegible]
53	27	54	82	110	138	166	195	223	252	280	309	337	365	393	421	448	476	503	530	[illegible]
54	28	56	85	114	143	172	201	230	259	288	317	346	374	402	430	458	486	513	541	[illegible]
55	29	58	88	117	147	177	207	237	266	296	325	354	383	412	440	468	495	523	551	[illegible]
56	30	60	91	121	152	182	213	243	274	304	334	363	392	421	449	477	505	533	562	[illegible]
57	31	62	94	125	156	188	219	250	281	312	342	371	401	430	458	487	515	543	573	[illegible]
58	32	64	97	129	161	193	225	257	288	319	350	380	409	438	467	496	525	554	584	[illegible]
59	33	66	100	133	166	199	231	264	295	327	357	388	418	447	476	506	535	565	595	[illegible]
60	34	68	103	137	171	204	237	270	302	334	365	396	426	456	486	516	546	576	607	[illegible]

NOTE.—The Cash Value end of the second year is the same as the Loan Value end of the first year and so on for other years.

LOAN VALUES.

Guaranteed on 20-Premiums Life Annual Dividend Policies of $1,000 Each.

AT END OF

2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$34	$52	$71	$91	$111	$132	$155	$178	$202	$227	$253	$280	$308	$337	$368	$400	$433	$468	$477
34	53	72	92	113	135	158	181	206	231	258	285	314	344	375	407	441	477	486
35	54	74	94	115	138	161	185	210	236	263	291	320	350	382	415	450	486	495
36	55	75	96	118	140	164	188	214	240	268	296	326	357	389	423	458	495	505
37	56	77	98	120	143	167	192	218	245	273	302	333	364	397	431	467	505	514
37	57	78	100	123	146	170	196	222	250	278	308	339	371	405	440	476	514	524
38	59	80	102	125	149	174	200	227	255	284	314	346	378	413	448	485	524	534
39	60	82	104	128	152	177	204	231	260	290	320	353	386	421	457	495	534	545
40	61	83	106	130	155	181	208	236	265	295	327	360	394	429	466	504	545	555
41	62	85	109	133	158	185	212	241	270	301	333	367	401	437	475	514	555	566
41	64	87	111	136	162	189	217	246	276	307	340	374	409	446	484	524	566	577
42	65	89	113	139	165	193	221	251	282	314	347	381	417	455	494	534	577	588
43	67	91	116	142	169	197	226	256	287	320	354	389	426	464	503	544	588	599
44	68	93	118	145	172	201	230	261	293	326	361	397	434	473	513	555	599	610
45	69	95	121	148	176	205	235	267	299	333	368	405	442	482	523	565	610	621
46	71	97	123	151	179	209	240	272	305	340	375	412	451	491	532	576	621	633
47	73	99	126	154	183	214	245	278	311	346	383	420	459	500	542	586	633	644
48	74	101	129	157	187	218	250	283	318	353	390	428	468	509	552	597	644	655
49	76	103	131	161	191	223	255	289	324	360	397	436	477	518	562	607	655	667
51	78	105	134	164	195	227	260	295	330	367	405	444	485	528	572	618	667	678
52	79	108	137	168	199	232	266	300	336	374	412	452	494	537	582	629	678	690
53	81	110	140	171	204	237	271	306	343	381	420	460	502	546	591	639	690	701
54	83	113	143	175	208	241	276	312	349	387	427	468	511	555	601	650	701	712
55	85	115	146	179	212	246	281	318	355	394	434	476	519	564	611	660	712	723
57	87	118	149	182	216	251	286	323	361	401	441	483	527	573	620	670	723	734
58	89	120	152	186	220	255	291	329	367	407	448	491	535	581	629	680	734	745
59	90	123	155	189	224	260	296	334	373	413	455	498	543	590	638	690	745	756
61	92	125	158	193	228	264	301	340	379	420	462	505	550	598	647	700	756	766
62	94	127	161	196	232	269	306	345	385	426	468	512	558	606	656	709	766	777
63	96	130	164	200	236	273	311	350	390	431	474	519	565	613	664	718	777	787
64	98	132	167	203	240	277	316	355	395	437	480	525	572	620	672	727	787	797
66	100	135	170	206	243	281	320	360	401	443	486	531	578	627	680	736	797	806
67	102	137	173	210	247	285	324	364	405	448	491	537	584	634	687	744	806	816
68	103	139	176	213	251	289	329	369	410	453	496	542	590	640	694	752	816	825
69	105	142	179	216	254	293	333	373	415	457	501	547	595	646	700	759	825	834
71	107	144	181	219	258	297	337	377	419	461	505	551	600	651	706	766	834	843
72	109	146	184	222	261	301	340	381	423	465	509	555	604	655	712	773	843	852
73	111	149	187	226	265	304	344	385	426	469	513	559	607	660	717	780	852	860
75	113	151	190	228	268	307	347	388	429	472	516	562	611	664	721	786	860	869
76	115	153	192	231	271	310	350	391	432	474	518	564	614	667	726	792	869	877

NOTE.—The Cash Value end of the second year is the same as the Loan Value end of the first year, and so on for other years.

LOAN VALUES.

Guaranteed on 20-Year Endowment Annual Dividend Polici

of $1,000 Each.

Age at Issue.	AT END OF																
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
21	$53	$89	$126	$165	$206	$249	$293	$339	$387	$437	$490	$544	$601	$661	$723	$787	[illegible]
22	52	88	126	165	206	248	293	339	387	437	489	544	601	660	722	787	[illegible]
23	52	88	126	165	206	248	292	339	387	437	489	544	601	660	722	787	[illegible]
24	52	88	125	165	205	248	292	338	386	437	489	544	601	660	722	787	[illegible]
25	51	88	125	164	205	248	292	338	386	436	489	543	600	660	722	787	[illegible]
26	51	87	125	164	205	247	292	338	386	436	488	543	600	660	722	787	[illegible]
27	51	87	124	164	204	247	291	337	386	436	488	543	600	659	721	786	[illegible]
28	50	87	124	163	204	247	291	337	385	435	488	542	599	659	721	786	[illegible]
29	50	86	124	163	204	246	291	337	385	435	488	542	599	659	721	786	[illegible]
30	50	86	123	163	203	246	290	337	385	435	487	542	599	658	721	786	854
31	49	85	123	162	203	246	290	336	384	435	487	542	599	658	720	785	855
32	49	85	123	162	203	245	290	336	384	434	487	541	598	658	720	785	[illegible]
33	48	85	122	162	203	245	289	336	384	434	486	541	598	657	720	785	[illegible]
34	48	84	122	161	202	245	289	335	384	434	486	541	598	657	719	784	[illegible]
35	48	84	122	161	202	245	289	335	383	433	486	540	597	657	719	784	[illegible]
36	47	84	121	161	202	244	289	335	383	433	485	540	597	656	719	784	[illegible]
37	47	83	121	160	201	244	288	335	383	433	485	540	597	656	718	783	[illegible]
38	46	83	121	160	201	244	288	335	383	433	485	539	596	656	718	783	[illegible]
39	46	83	121	160	201	244	288	334	382	432	485	539	596	655	717	782	[illegible]
40	46	82	120	160	201	244	288	334	382	432	484	539	595	655	717	782	[illegible]
41	45	82	120	160	201	244	288	334	382	432	484	538	595	654	716	781	[illegible]
42	45	82	120	160	201	244	288	334	382	432	484	538	594	653	715	780	[illegible]
43	45	81	120	160	201	244	288	334	382	431	483	537	594	653	714	780	[illegible]
44	44	81	120	159	201	243	288	334	381	431	483	537	593	652	714	779	[illegible]
45	44	81	120	159	201	243	288	334	381	431	482	536	592	651	713	778	[illegible]
46	43	81	119	159	201	243	288	333	381	430	482	535	591	650	711	777	[illegible]
47	43	81	119	159	201	243	287	333	381	430	481	534	590	649	710	776	[illegible]
48	43	80	119	159	201	243	287	333	380	429	480	533	589	647	709	774	[illegible]
49	43	80	119	159	201	243	287	333	380	429	479	532	588	646	707	773	[illegible]
50	42	80	119	159	201	243	287	333	379	428	479	531	586	644	706	771	[illegible]
51	42	80	119	159	201	243	287	332	379	427	478	530	585	643	704	769	[illegible]
52	42	80	119	160	201	243	287	332	379	427	477	529	583	641	702	767	[illegible]
53	42	80	119	160	201	244	287	332	378	426	476	528	582	639	700	765	[illegible]
54	41	80	120	160	201	244	287	332	378	425	475	526	580	637	698	763	[illegible]
55	41	80	120	160	202	244	287	332	378	425	474	525	578	635	695	760	[illegible]

NOTE.—The Cash Value end of the second year is the same as the [illegible] Value end of the first year, and so on for other years.

Loan Values on $1,000 Participating Policies.

Ordinary Life at end of				20-Premiums Life at end of					20-Year Endowment at end of				
5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	18 Years.
$40	$87	$142	$205	$17	$93	$204	$336	$468	$44	$214	$449	$732	$929
42	91	148	212	18	95	207	342	477	44	214	448	731	929
44	94	153	220	18	97	211	348	486	43	213	448	731	929
45	98	159	228	18	98	216	355	495	43	213	448	731	929
47	102	165	237	18	100	220	362	505	43	213	448	731	929
49	106	171	246	19	102	224	369	514	42	212	447	731	929
51	110	178	255	19	104	229	376	524	42	212	447	730	929
53	114	185	264	20	107	233	383	534	42	212	447	730	928
55	119	192	273	20	109	238	391	545	42	211	447	730	928
57	123	199	283	21	111	243	399	555	42	211	446	730	928
59	128	207	293	21	113	248	407	566	42	211	446	729	928
62	133	214	304	22	116	253	415	577	42	211	446	729	928
64	138	222	314	22	118	258	423	588	42	210	445	729	928
67	144	231	325	23	121	263	431	599	42	210	445	728	928
70	150	239	336	23	123	268	440	610	42	210	445	728	928
73	156	248	347	24	126	274	448	621	41	209	445	728	927
76	162	257	358	24	128	279	457	633	41	209	444	727	927
79	168	266	370	25	131	285	465	644	41	209	444	727	927
82	174	276	381	25	134	291	474	655	41	209	444	726	927
85	181	285	393	26	137	297	483	667	41	208	443	726	926
89	188	295	405	26	140	303	491	678	41	208	443	725	926
92	195	305	416	27	143	308	500	690	41	208	443	725	926
96	202	315	428	28	146	314	509	701	41	208	443	724	925
100	209	325	440	28	149	320	517	712	41	208	442	723	925
104	217	335	452	29	152	326	525	723	41	208	442	722	924
108	224	345	464	29	155	332	534	734	41	208	442	721	924
112	232	355	475	30	158	337	542	745	41	208	441	720	923
116	240	365	487	31	161	343	550	756	41	208	440	719	923
121	247	375	498	31	164	348	557	766	41	208	440	718	922
125	255	386	510	32	167	354	565	777	41	208	439	716	921
129	263	396	521	33	170	359	572	787	41	208	439	714	920
134	271	406	532	33	173	364	579	797	41	208	438	713	919
138	279	416	542	34	176	369	585	806	41	208	437	711	918
143	287	426	553	35	179	373	591	816	41	208	436	709	917
147	294	435	564	35	182	378	597	825	41	208	436	706	915
152	302	445	574	36	185	382	602	834	41	209	435	704	914
157	310	454	585	37	188	386	607	843	42	209	434	701	912
161	318	463	597	37	190	390	611	852	42	209	433	698	911
166	326	473	608	38	193	393	615	860	42	210	432	694	909
171	333	482	620	39	196	396	618	869	42	210	431	690	906
176	341	491	632	39	198	399	621	877	43	211	430	686	904

LOAN VALUES.

Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$..	$2	$ 9	$ 16	$ 24	$ 32	$ 40	$ 48	$ 57	$ 66	$ 75	$ 85	$ 95	$106	$116	$127	$139	$1[illegible]
21	...	3	10	18	26	34	42	51	60	70	80	90	100	111	122	133	145	1[illegible]
22	...	4	12	20	28	36	45	54	64	74	84	94	105	116	128	140	152	1[illegible]
23	...	5	13	21	30	39	48	58	68	78	88	99	111	122	134	147	159	1[illegible]
24	...	6	15	23	32	42	51	61	72	82	93	105	116	128	141	154	167	1[illegible]
25	...	8	16	25	35	45	55	65	76	87	98	110	122	135	147	161	174	1[illegible]
26	...	9	18	28	37	47	58	69	80	91	103	115	128	141	155	168	182	1[illegible]
27	1	10	20	30	40	51	61	73	84	96	109	121	134	148	162	176	191	2[illegible]
28	2	12	22	32	43	54	65	77	89	101	114	127	141	155	169	184	199	2[illegible]
29	4	14	24	35	46	57	69	81	94	107	120	134	148	162	177	193	208	2[illegible]
30	5	15	26	37	49	61	73	86	99	112	126	140	155	170	186	201	218	2[illegible]
31	6	17	28	40	52	64	77	90	104	118	132	147	162	178	194	210	227	2[illegible]
32	7	19	31	43	55	68	82	95	109	124	139	154	170	186	203	220	237	2[illegible]
33	9	21	33	46	59	72	86	100	115	130	146	162	178	195	212	229	247	2[illegible]
34	10	23	36	49	62	76	91	106	121	137	153	169	186	203	221	239	257	2[illegible]
35	12	25	38	52	66	81	96	111	127	143	160	177	195	212	230	249	267	2[illegible]
36	14	27	41	55	70	85	101	117	134	150	168	185	203	222	240	259	278	297
37	15	29	44	59	74	90	106	123	140	158	176	194	212	231	250	269	289	309
38	17	32	47	63	79	95	112	129	147	165	184	202	221	241	260	280	300	320
39	19	34	50	66	83	100	118	136	154	173	192	211	231	250	270	291	311	331
40	21	37	53	70	88	106	124	142	161	181	200	220	240	260	281	302	322	343
41	23	40	57	75	93	111	130	149	169	189	209	229	250	271	292	313	334	355
42	25	43	60	79	98	117	136	156	176	197	218	238	260	281	302	324	345	367
43	27	46	64	83	103	123	143	163	184	205	226	248	270	291	313	335	357	3[illegible]
44	30	49	68	88	108	129	149	171	192	214	235	257	280	302	324	346	368	3[illegible]
45	32	52	72	93	113	135	156	178	200	222	245	267	290	312	335	358	380	4[illegible]
46	35	55	76	97	119	141	163	185	208	231	254	277	300	323	346	369	392	41[illegible]
47	37	58	80	102	124	147	170	193	216	240	263	287	310	334	357	380	403	42[illegible]
48	40	62	84	107	130	154	177	201	225	249	273	297	321	344	368	392	415	43[illegible]
49	42	65	88	112	136	160	184	209	233	258	282	306	331	355	379	403	426	449
50	45	69	93	117	142	167	191	216	242	267	292	316	341	366	390	414	438	461
51	48	72	97	122	148	173	199	224	250	276	301	326	352	376	401	425	449	47[illegible]
52	50	76	102	128	154	180	206	232	259	285	311	336	362	387	412	436	460	48[illegible]
53	53	80	106	133	160	187	214	241	267	294	320	346	372	397	422	447	471	49[illegible]
54	56	83	111	138	166	194	221	249	276	303	330	356	382	408	433	457	481	505
55	59	87	116	144	172	201	229	257	285	312	339	366	392	418	443	468	492	516
56	62	91	120	150	179	208	236	265	293	321	349	376	402	428	453	478	503	527
57	65	95	125	155	185	215	244	273	302	330	358	385	412	438	463	489	513	53[illegible]
58	68	99	130	161	191	222	252	281	311	339	367	395	421	448	474	499	524	54[illegible]
59	71	103	135	166	198	229	259	289	319	348	376	404	431	458	484	510	536	56[illegible]
60	74	107	140	172	204	236	267	297	327	356	385	413	441	468	495	521	547	57[illegible]
61	78	111	145	178	210	243	274	305	335	365	394	422	451	478	506	533	560	58[illegible]
62	81	115	150	183	217	249	281	313	343	373	403	432	461	489	517	545	572	59[illegible]
63	84	119	155	189	223	256	288	320	351	382	412	442	471	500	529	557	585	61[illegible]
64	87	123	159	194	229	263	295	328	360	391	422	452	483	512	541	570	598	62[illegible]
65	90	127	164	200	235	269	302	336	368	400	432	463	494	525	554	583	612	64[illegible]

LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$18	$34	$50	$67	$84	$102	$121	$141	$161	$182	$204	$227	$251	$276	$302	$328	$356	$386
19	35	52	69	86	105	124	144	165	187	209	232	257	282	308	336	364	394
20	36	53	71	89	108	127	148	169	191	214	238	263	289	316	344	373	403
21	38	55	73	91	111	131	152	173	196	219	244	269	296	323	352	381	412
22	39	57	75	94	114	134	156	178	201	225	250	276	303	331	360	390	422
23	41	59	77	97	117	138	160	182	206	230	256	282	310	338	368	399	431
25	42	61	80	100	120	142	164	187	211	236	262	289	317	347	377	409	441
26	44	63	82	102	123	145	168	192	216	242	269	296	325	355	386	418	452
27	45	65	85	105	127	149	173	197	222	248	275	303	333	363	395	428	462
28	47	67	87	108	131	153	177	202	228	254	282	311	341	372	404	438	473
29	49	69	90	112	134	158	182	207	234	261	289	319	349	381	414	448	484
31	51	71	93	115	138	162	187	213	240	267	296	326	358	390	424	459	495
32	52	74	95	118	142	166	192	218	246	274	304	334	366	399	434	469	507
34	54	76	98	122	146	171	197	224	252	281	311	343	375	409	444	480	518
35	56	78	101	125	150	176	202	230	259	288	319	351	384	419	454	491	530
36	58	81	105	129	154	180	208	236	265	295	327	360	393	428	465	502	542
38	60	84	108	133	159	185	213	242	272	303	335	368	403	438	475	514	554
40	63	86	111	137	163	190	219	248	279	310	343	377	412	448	486	525	566
41	65	89	114	141	168	196	225	255	286	318	351	386	421	458	497	536	578
43	67	92	118	145	172	201	231	261	293	326	359	394	431	468	507	548	590
45	69	95	121	149	177	206	237	268	300	333	368	403	440	478	518	559	602
46	72	98	125	153	182	212	243	274	307	341	376	412	450	489	529	571	615
48	74	101	129	157	187	217	249	281	314	349	384	421	459	499	540	582	627
50	77	104	133	162	192	223	255	288	322	357	393	430	469	509	550	594	639
52	79	107	136	166	197	228	261	294	329	364	401	439	478	519	561	605	652
54	82	111	140	171	202	234	267	301	336	372	409	447	487	529	572	617	664
56	85	114	144	175	207	239	273	307	343	379	417	456	496	538	582	628	676
58	87	117	148	179	212	245	279	314	350	387	425	464	505	548	592	639	688
60	90	120	152	184	217	250	285	320	357	394	433	473	514	557	602	649	700
62	93	124	155	188	221	256	291	326	363	401	440	481	523	566	612	660	711
64	95	127	159	192	226	261	296	333	370	408	448	488	531	575	621	670	722
66	98	130	163	197	231	266	302	339	376	415	455	496	539	583	630	680	734
68	100	133	167	201	236	271	307	344	382	421	462	503	546	592	639	690	745
70	103	136	170	205	240	276	313	350	388	428	468	510	554	599	648	699	755
72	106	140	174	209	245	281	318	356	394	434	474	517	560	607	656	708	766
74	108	143	178	213	249	286	323	361	400	439	480	523	567	614	663	717	776
76	111	146	181	217	254	291	328	366	405	445	486	528	573	620	670	725	786
79	114	149	185	221	258	295	333	371	410	450	491	533	578	626	677	733	796
81	116	152	189	225	262	299	337	375	414	454	495	538	583	631	684	741	806
83	119	155	192	229	266	304	341	380	419	458	499	542	588	636	690	749	816
85	122	158	196	233	270	308	345	384	422	462	503	546	592	641	695	756	825
87	124	162	199	236	274	311	349	387	426	465	506	550	596	646	701	763	835
89	127	165	202	240	277	315	352	390	429	468	510	553	599	650	706	769	844
91	129	167	205	243	281	318	355	393	432	472	513	556	603	654	710	775	853
93	132	170	208	246	284	321	359	396	435	475	516	559	606	657	714	781	862
95	134	173	211	249	287	324	362	400	438	478	519	563	609	660	718	786	871

LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$78	$115	$153	$194	$235	$279	$325	$372	$421	$473	$527	$583	$642	$703	$767	$833	[illegible]
21	78	115	153	193	235	279	325	372	421	473	527	583	641	703	766	833	[illegible]
22	78	115	153	193	235	279	324	372	421	473	527	583	641	703	766	833	[illegible]
23	78	115	153	193	235	279	324	372	421	473	527	583	641	702	766	833	[illegible]
24	78	115	153	193	235	279	324	372	421	473	527	583	641	702	766	833	[illegible]
25	78	115	153	193	235	279	324	372	421	473	526	583	641	702	766	833	[illegible]
26	78	115	153	193	235	279	324	372	421	473	526	582	641	702	766	833	[illegible]
27	78	115	153	193	235	279	324	372	421	472	526	582	641	702	766	833	[illegible]
28	78	115	153	193	235	279	324	372	421	472	526	582	641	702	766	832	[illegible]
29	78	115	153	193	235	279	324	372	421	472	526	582	641	702	766	832	[illegible]
30	78	115	153	193	235	279	324	371	421	472	526	582	640	702	765	832	[illegible]
31	78	115	153	193	235	279	324	371	421	472	526	582	640	701	765	832	[illegible]
32	78	115	153	194	235	279	324	371	421	472	526	582	640	701	765	832	[illegible]
33	78	115	153	194	235	279	324	371	421	472	526	582	640	701	765	832	[illegible]
34	78	115	154	194	235	279	324	371	421	472	526	581	640	701	765	832	[illegible]
35	78	115	154	194	236	279	324	371	421	472	525	581	640	701	764	831	[illegible]
36	78	115	154	194	236	279	324	372	421	472	525	581	639	700	764	831	[illegible]
37	78	115	154	194	236	279	325	372	421	472	525	581	639	700	764	831	[illegible]
38	78	116	154	194	236	280	325	372	421	472	525	581	639	700	763	830	[illegible]
39	79	116	154	195	236	280	325	372	421	472	525	581	639	699	763	830	[illegible]
40	79	116	155	195	237	280	325	372	421	472	525	580	638	699	763	830	[illegible]
41	79	116	155	195	237	280	325	372	421	472	525	580	638	698	762	829	[illegible]
42	79	117	155	196	237	281	326	373	421	472	525	580	637	698	762	829	[illegible]
43	80	117	156	196	238	281	326	373	421	472	524	579	637	697	761	828	[illegible]
44	80	118	156	197	238	282	326	373	421	472	524	579	636	697	760	828	[illegible]
45	81	118	157	197	239	282	327	373	421	471	524	578	636	696	759	827	[illegible]
46	81	119	157	198	239	282	327	373	421	471	523	578	635	695	759	826	[illegible]
47	81	119	158	198	240	283	327	373	421	471	523	577	634	694	758	825	[illegible]
48	82	120	159	199	240	283	327	373	421	471	522	576	633	393	756	824	[illegible]
49	82	120	159	199	241	283	328	373	421	470	522	575	632	692	755	823	[illegible]
50	83	121	160	200	241	284	328	373	421	470	521	574	631	690	754	822	[illegible]
51	83	121	160	201	242	284	328	373	420	469	520	573	629	689	752	820	[illegible]
52	84	122	161	201	242	285	328	374	420	469	519	572	628	687	750	819	[illegible]
53	85	123	162	202	243	285	329	374	420	468	518	571	626	685	749	817	[illegible]
54	85	124	163	203	244	286	329	374	420	467	517	569	625	683	746	815	[illegible]
55	86	125	164	204	245	287	330	374	419	467	516	568	623	681	744	813	[illegible]
56	87	125	165	205	245	287	330	374	419	466	515	566	620	678	741	811	[illegible]
57	88	126	166	206	246	288	330	374	419	465	513	564	618	676	739	808	[illegible]
58	89	128	167	207	247	289	331	374	418	464	512	562	615	673	735	805	[illegible]
59	90	129	168	208	249	290	331	374	418	463	510	559	612	669	732	802	[illegible]
60	91	130	170	209	250	290	332	374	417	462	508	557	609	666	728	799	[illegible]
61	92	131	171	211	251	291	332	374	416	460	506	554	606	662	725	795	[illegible]
62	93	133	172	212	252	292	333	374	415	459	504	551	602	658	721	792	[illegible]
63	95	134	174	214	253	293	333	373	415	457	502	549	599	655	716	788	[illegible]
64	96	136	176	215	255	294	333	373	414	456	500	546	596	651	712	783	[illegible]

Loan Values on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
...	...	...	...	...	$34	$66	$160	$271	$399	$92	$168	$384	$643	$952
...	...	...	...	...	35	67	163	276	407	92	168	384	643	952
...	...	...	...	...	35	69	167	281	414	92	168	384	643	952
...	...	...	...	...	36	70	170	287	421	92	168	384	643	952
...	...	...	...	...	37	71	172	291	430	92	167	384	643	952
...	...	...	...	...	38	73	176	297	437	92	167	384	643	952
12	$28	$76	$131	$190	39	74	179	304	446	92	167	384	644	952
13	30	79	136	197	40	76	183	310	454	92	167	384	644	952
14	30	83	142	204	41	78	187	315	463	92	167	384	644	952
15	32	86	147	211	42	80	190	321	471	92	167	384	644	952
16	34	90	152	220	43	81	194	328	481	92	167	384	644	952
17	36	93	159	228	44	83	198	334	490	92	167	384	643	952
18	37	97	165	236	46	85	202	340	499	92	167	384	643	952
19	39	101	171	245	47	87	207	348	509	92	167	384	643	952
20	42	106	177	253	48	90	210	354	519	92	167	384	643	952
21	44	110	185	263	49	91	215	361	529	92	167	384	643	952
23	46	114	191	272	50	93	220	369	539	92	167	383	643	952
24	48	119	199	282	51	95	225	375	550	92	167	383	643	952
26	50	124	207	291	52	98	229	383	560	92	168	383	642	952
27	52	129	214	302	54	100	234	390	570	92	168	383	642	952
29	55	134	222	312	55	103	239	398	581	93	168	383	642	952
30	58	140	230	322	57	105	244	406	591	93	168	384	642	952
31	61	146	239	333	58	108	250	414	603	93	168	384	642	952
33	64	151	248	344	60	110	254	422	613	93	168	384	641	952
35	67	158	256	354	61	112	260	430	624	93	168	384	641	952
37	70	164	265	365	63	115	265	438	635	93	169	384	641	952
39	73	170	274	376	65	118	270	446	646	93	169	384	640	952
41	77	177	284	388	67	121	276	453	657	94	169	384	640	952
43	80	184	292	398	68	124	281	461	668	94	170	384	639	952
46	84	190	302	410	70	127	287	469	678	94	170	385	639	952
48	88	198	311	420	71	130	292	476	689	95	170	385	638	952
50	91	205	321	431	73	132	297	484	699	95	170	385	637	952
52	95	212	330	442	75	135	303	491	710	96	171	385	636	952
55	99	219	340	453	77	138	308	498	720	96	171	385	635	952
57	104	227	350	464	79	141	312	505	730	96	172	385	634	952
60	108	234	360	474	81	144	317	511	740	97	172	385	633	952
63	111	242	370	485	82	147	322	518	750	97	173	385	631	952
65	116	249	379	495	84	150	327	524	759	98	174	384	630	952
68	120	256	389	505	85	152	331	530	768	99	174	384	629	952
70	125	264	398	515	88	155	336	535	777	99	175	384	627	952
73	130	272	408	525	90	158	340	540	786	100	176	384	625	952
76	133	280	416	535	91	161	345	545	794	101	177	384	623	952
79	138	288	426	546	93	163	349	549	803	102	178	384	620	952
82	143	295	434	556	95	166	352	552	811	102	179	384	618	952
85	148	302	443	567	97	169	355	555	819	103	180	384	615	952
88	152	310	452	578	99	171	359	558	828	104	181	384	611	952

Loan Values on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	20 Years.	1 Year.	5 Years.	10 Years.	15 Years.	
21	$7	$36	$79	$130	$189	$15	$81	$181	$302	$427	$35	$191	$ 427	$ 717	$
22	7	38	82	135	197	15	83	185	309	436	35	191	427	717	
23	7	39	86	141	205	15	85	189	315	446	35	191	427	717	
24	8	41	89	147	213	16	87	193	322	456	35	191	426	717	
25	8	43	93	153	222	16	89	197	329	466	35	191	426	717	
26	8	44	97	159	230	16	91	202	337	476	35	191	426	717	
27	9	46	101	166	240	17	93	207	344	486	35	191	426	717	
28	9	48	106	172	249	17	95	211	352	497	35	191	426	717	
29	9	51	110	179	259	18	98	216	360	508	35	191	426	716	
30	10	53	115	187	269	18	100	221	368	519	35	191	426	716	
31	10	55	120	195	279	19	102	227	377	531	35	191	426	716	
32	11	58	125	202	289	19	105	232	385	542	35	191	426	716	
33	11	60	130	211	300	19	107	237	394	554	35	191	426	716	
34	12	63	136	219	311	20	110	243	403	566	35	191	426	715	
35	12	66	142	228	322	21	113	249	412	578	35	191	426	715	
36	13	68	148	237	333	21	115	255	421	590	35	191	426	715	
37	13	71	154	246	344	22	118	261	430	602	35	191	426	715	
38	14	75	160	255	356	22	121	267	439	614	35	192	426	714	
39	15	76	167	265	368	23	124	273	449	626	35	192	426	714	
40	15	81	173	274	379	23	127	279	458	639	35	192	426	713	
41	16	85	181	284	391	24	131	285	467	651	35	192	426	713	
42	17	89	188	294	403	25	134	292	476	663	35	193	426	712	
43	18	93	195	304	415	25	137	298	486	676	35	193	426	712	
44	18	96	202	314	427	26	140	304	495	688	36	194	426	711	
45	19	101	210	324	439	27	144	310	504	700	36	194	426	710	
46	20	105	218	335	451	27	147	316	513	712	36	194	426	709	
47	21	109	225	345	462	28	150	322	521	724	36	195	425	708	
48	22	113	233	355	474	29	154	328	530	735	36	195	425	707	
49	23	117	241	366	485	29	157	334	538	746	36	196	425	706	
50	24	122	249	376	496	30	160	340	546	758	37	196	425	704	
51	25	126	257	386	508	31	163	346	554	769	37	196	424	703	
52	26	131	265	397	518	32	166	351	561	779	37	197	424	701	
53	27	135	273	407	529	32	170	356	568	790	37	197	423	699	
54	28	140	281	417	540	33	173	361	575	800	37	198	423	696	
55	29	145	290	427	551	34	176	366	581	810	38	199	423	694	
56	30	150	298	436	562	....	....	....	....	....	....	....	....	....	
57	31	155	306	446	574	....	....	....	....	....	....	....	....	....	
58	32	159	314	456	586	....	....	....	....	....	....	....	....	....	
59	33	164	322	465	598	....	....	....	....	....	....	....	....	....	
60	34	169	330	475	610	....	....	....	....	....	....	....	....	....	

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Ordin'ry Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) end of					20-Year Endowment at end of				
2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$3	$ 70	$182	$294	$390	$56	$209	$473	$742	$948	$91	$264	$534	$782	$958
4	72	186	300	397	57	210	474	742	949	91	264	534	782	958
5	74	190	306	405	57	211	475	743	949	91	264	534	782	958
6	77	194	312	412	58	212	477	744	949	91	263	534	782	958
7	80	199	318	420	59	214	478	745	949	91	263	534	782	958
8	82	204	324	427	60	215	480	746	949	91	263	534	782	958
9	84	209	330	435	60	216	481	747	949	91	263	534	782	958
10	87	214	337	443	61	217	482	748	949	91	263	534	782	958
12	90	219	344	451	61	218	483	749	950	91	263	534	782	958
13	93	224	351	459	62	219	484	749	950	91	263	533	781	958
14	95	229	358	467	62	220	485	750	950	91	262	533	781	958
15	98	234	365	475	63	221	486	751	950	91	262	533	781	958
16	101	239	372	483	64	222	487	751	950	91	262	532	781	958
18	104	244	379	491	64	223	488	752	950	91	262	532	781	958
19	107	250	386	500	65	224	489	752	950	91	262	531	780	957
20	110	255	393	508	65	225	490	753	950	90	261	531	780	957
21	113	260	400	516	66	226	491	753	950	90	261	531	780	957
23	116	266	407	524	67	227	492	754	950	90	261	531	779	957
24	119	272	415	532	67	228	493	754	950	90	261	530	779	957
26	123	278	423	541	68	229	494	754	950	90	261	530	778	957
27	126	284	430	549	68	229	495	754	950	90	261	530	778	957
28	130	290	437	557	69	230	496	754	950	90	261	529	777	957
29	133	296	445	564	69	231	496	754	950	90	260	529	777	956
31	137	302	452	572	70	232	497	754	950	90	260	528	776	956
32	140	308	460	580	70	233	497	754	950	90	260	528	775	956
33	143	314	467	587	70	234	497	754	950	89	259	527	774	956
34	146	320	474	595	71	235	498	753	949	89	259	527	773	955
36	150	326	482	602	71	235	498	753	949	89	259	526	772	955
37	153	332	489	610	71	236	498	752	948	89	258	525	771	955
39	157	338	496	618	71	236	498	751	948	88	258	524	770	954
40	160	343	503	625	71	236	498	750	947	88	257	523	769	954
41	163	349	510	632	71	236	497	749	947	88	256	521	767	953
42	167	354	517	639	71	236	496	747	946	87	255	519	765	952
43	170	360	524	647	70	235	495	745	945	86	254	517	763	951
45	174	366	531	655	70	235	494	743	944	85	253	515	761	950
46	177	371	538	662	70	235	493	741	943	84	252	513	758	949
47	180	377	545	669	70	234	492	739	942	83	251	511	755	948
49	183	382	552	677	70	234	490	737	941	82	250	508	752	947
52	186	388	559	686	70	233	489	735	940	80	248	506	749	946
54	189	394	566	696	71	233	487	732	939	78	246	503	746	944
57	192	399	573	707	72	232	485	729	938	76	244	500	742	943
59	195	405	581	719	73	231	483	726	936	76	242	497	738	941
62	199	411	590	733	74	230	481	722	934	76	239	493	734	939
64	203	417	599	750	75	230	479	718	932	77	237	489	729	937
66	208	423	609	770	75	230	477	714	930	77	235	485	724	935

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

Age at Issue.	Ordinary Life (Endowment at 85) at end of					20-Premiums Life (Endowment at 85) at end of					20-Year Endowment at end of			
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.
20	$36	$ 71	$188	$309	$415	$82	$171	$449	$729	$945	$135	$252	$531	$782
21	38	73	188	313	423	82	171	450	730	945	135	250	530	782
22	38	75	193	320	430	82	171	453	731	944	133	250	530	781
23	39	77	198	329	437	83	174	453	731	945	133	250	530	781
24	40	79	202	334	446	84	174	455	733	946	133	250	529	781
25	42	82	209	342	454	84	177	457	733	946	133	248	529	781
26	42	84	213	349	463	84	179	458	735	945	131	248	528	781
27	44	85	219	356	472	85	179	459	736	946	131	248	528	779
28	44	86	225	362	480	85	181	460	736	946	131	246	527	779
29	45	90	230	370	488	85	183	463	738	946	129	246	526	779
30	47	91	235	377	497	86	185	464	738	946	129	246	526	778
31	47	94	242	384	505	87	187	466	739	947	127	244	525	778
32	48	95	246	392	513	87	188	468	739	947	127	244	524	778
33	50	98	253	398	520	87	189	468	740	946	127	244	524	777
34	51	99	258	406	529	87	191	468	740	947	125	241	524	776
35	53	102	264	414	537	88	191	471	741	947	125	241	522	776
36	54	104	271	421	545	89	192	472	741	946	125	241	521	774
37	55	107	275	429	552	89	193	472	741	947	123	239	521	774
38	57	111	282	436	560	90	196	474	742	946	123	239	520	774
39	58	116	290	443	567	90	196	476	741	947	122	238	518	772
40	59	117	295	451	575	91	198	476	741	945	120	238	517	772
41	60	121	300	457	582	91	198	476	741	945	120	237	517	770
42	61	125	307	464	589	91	200	477	741	946	120	236	516	769
43	62	130	313	471	598	91	202	478	740	946	118	236	515	769
44	64	134	319	478	604	91	202	477	738	944	117	233	512	767
45	65	136	324	484	610	92	203	477	738	944	117	232	511	765
46	66	141	330	490	618	93	204	477	737	943	116	231	510	763
47	68	144	335	498	625	93	205	476	735	943	115	230	508	761
48	68	148	341	503	631	93	205	476	734	942	113	229	505	758
49	71	150	347	510	638	95	206	476	732	942	112	228	504	756
50	71	154	351	517	645	95	206	475	730	941	112	227	501	753
51	73	158	357	523	653	96	206	473	728	939	111	225	499	751
52	73	161	362	529	660	96	207	473	725	938	110	225	497	747
53	75	164	369	537	668	96	207	472	723	937	109	223	493	744
54	77	168	374	543	676	97	207	471	720	935	108	222	491	740
55	79	171	380	550	686	97	207	469	718	934	107	220	488	737
56	82	173	384	557	696	98	208	468	714	932	106	219	484	733
57	83	178	390	565	706	98	208	465	710	932	106	217	481	727
58	85	180	396	578	722	99	208	464	707	929	105	217	477	722
59	88	184	403	582	739	99	208	462	702	928	104	214	474	717
60	89	188	408	591	760	100	208	460	698	926	104	214	470	711

Paid-up Values (Participating) on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
46	$ 89	$204	$315	$422	$102	$204	$466	$730	$946	$153	$269	$540	$782	$959
45	94	209	321	430	100	207	466	731	945	153	269	538	782	959
48	95	213	328	437	102	206	469	735	946	153	267	538	782	959
50	97	218	333	446	103	208	471	734	947	151	267	538	782	959
49	101	221	341	454	105	208	472	734	948	151	267	538	781	959
51	102	228	348	461	103	210	474	735	947	151	265	536	781	959
53	106	233	355	471	104	209	474	736	946	149	265	535	781	959
52	107	237	362	478	105	211	476	737	947	149	265	535	781	959
54	110	241	370	486	106	212	475	740	947	148	263	534	780	959
56	113	249	377	496	107	213	478	739	946	147	262	534	780	958
58	114	257	384	502	107	214	477	740	949	147	262	533	779	958
59	117	259	391	510	108	215	479	742	948	147	260	533	777	958
61	120	263	398	517	108	216	481	741	947	145	260	531	777	957
62	122	269	406	527	109	216	482	741	947	144	260	531	777	958
64	121	274	413	535	109	217	482	742	948	142	260	530	777	958
65	129	281	419	542	109	217	483	742	949	142	258	530	775	957
66	131	286	427	549	110	217	485	742	948	142	257	527	775	957
69	135	292	435	558	110	220	485	742	947	140	257	528	774	957
70	137	297	442	564	110	220	486	742	949	140	256	527	774	957
71	140	303	449	571	112	221	486	742	946	139	254	526	772	955
74	143	310	455	579	112	221	487	742	947	137	253	525	771	955
75	147	315	461	584	112	223	488	741	947	137	253	523	770	955
77	150	320	468	592	112	222	486	741	945	136	252	522	769	954
78	153	327	475	599	113	223	487	740	946	136	251	521	767	954
80	157	332	480	605	113	224	488	738	945	135	250	520	765	953
82	160	337	487	611	114	223	486	737	945	133	249	517	764	952
83	162	342	492	617	114	224	486	735	944	132	248	516	761	952
85	166	347	498	622	113	225	485	733	944	131	247	514	760	951
87	168	351	504	628	115	224	485	732	942	131	245	511	756	950
88	171	356	510	633	114	224	483	731	940	130	244	509	754	949
90	173	362	516	639	114	225	482	729	940	129	242	507	751	948
92	176	365	521	644	115	224	480	726	939	127	241	505	748	947
91	179	370	526	649	114	224	479	722	938	127	239	502	746	945
93	182	374	531	653	115	223	478	720	936	126	239	497	742	945
96	185	379	535	659	115	223	475	716	935	125	236	495	738	943
98	188	384	541	663	114	224	474	714	934	.....	.....	.....	.....	.....
99	190	388	545	669	115	222	472	709	931	.....	.....	.....	.....	.....
00	193	392	549	674	114	223	470	705	928	.....	.....	.....	.....	.....
01	195	395	554	681	115	222	467	700	927	.....	.....	.....	.....	.....
02	198	400	559	687	114	222	465	696	925	.....	.....	.....	.....	.....

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$23	$ 91	$204	$314	$421	$50	$204	$465	$730	$ 945	$107	$ 279	$ 546	$ 786	[illegible]
22	23	93	208	321	429	51	205	467	731	946	107	279	545	786	[illegible]
23	23	95	213	328	437	51	206	469	732	946	106	278	545	785	[illegible]
24	24	97	217	334	446	52	207	470	733	946	105	278	544	785	[illegible]
25	24	99	222	342	454	52	208	471	734	947	105	277	544	784	[illegible]
26	25	101	226	348	462	52	208	471	734	947	104	276	543	784	[illegible]
27	25	104	232	355	471	53	209	473	736	947	104	276	543	784	[illegible]
28	26	107	237	362	478	53	210	475	737	947	103	275	542	783	[illegible]
29	26	109	243	369	486	54	211	476	738	947	103	275	542	783	[illegible]
30	27	112	248	377	495	54	212	477	739	947	102	274	541	782	[illegible]
31	28	114	254	383	504	55	213	478	740	947	101	273	540	782	[illegible]
32	29	117	258	391	511	55	214	479	740	947	100	273	539	782	[illegible]
33	30	119	264	398	518	55	215	479	741	947	99	272	539	781	[illegible]
34	31	123	270	405	527	56	214	481	741	947	98	271	538	781	[illegible]
35	32	126	275	413	534	56	216	482	742	947	97	270	537	780	[illegible]
36	33	129	281	420	542	56	216	482	742	947	97	269	536	779	[illegible]
37	33	131	287	427	550	56	217	483	742	947	96	268	535	778	[illegible]
38	34	134	292	434	557	56	217	484	741	947	95	267	534	778	[illegible]
39	35	138	298	441	564	57	218	485	741	947	94	266	533	777	[illegible]
40	36	141	304	448	571	57	219	486	742	947	93	265	532	776	[illegible]
41	37	144	309	455	578	57	219	486	741	947	92	264	531	775	[illegible]
42	38	147	315	462	585	57	219	486	740	946	91	263	530	774	[illegible]
43	39	150	320	468	592	57	219	486	739	945	90	262	529	773	[illegible]
44	39	153	326	474	598	57	221	487	738	945	89	260	527	771	[illegible]
45	40	157	331	481	605	57	221	486	737	944	88	259	526	769	[illegible]
46	41	160	336	487	611	57	221	486	736	944	86	258	524	767	[illegible]
47	42	162	341	493	617	57	222	486	735	943	85	257	522	765	[illegible]
48	43	165	347	499	623	57	223	484	734	942	84	256	520	763	[illegible]
49	44	168	351	504	628	57	223	483	732	941	83	254	517	760	[illegible]
50	45	171	356	510	634	57	224	483	730	940	81	252	514	757	[illegible]
51	46	174	361	516	639	57	224	481	728	939	79	250	512	754	[illegible]
52	47	177	366	521	644	57	224	479	725	938	78	248	509	751	[illegible]
53	48	180	370	526	649	57	223	478	722	937	76	246	506	748	[illegible]
54	48	182	375	531	654	57	223	476	719	936	75	245	503	744	[illegible]
55	49	185	379	536	659	57	223	476	716	935	73	243	499	740	[illegible]
56	49	187	384	541	663	57	222	472	713	933	....	.....	.....	.....	[illegible]
57	50	190	388	545	669	57	223	470	709	931	....	.....	.....	.....	[illegible]
58	50	192	392	549	674	57	222	468	705	929	....	.....	.....	.....	[illegible]
59	51	195	396	554	681	57	221	465	701	927	....	.....	.....	.....	[illegible]

PAID-UP VALUES.

wing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$60	$80	$100	$120	$139	$158	$177	$196	$214	$237	$262	$289	$312	$337	$361	$385	$408	$431
62	82	102	122	142	161	181	200	219	244	270	295	320	345	370	394	417	440
63	84	104	124	145	165	184	204	223	251	277	303	328	354	378	402	426	449
64	85	106	127	148	168	188	207	231	238	285	311	337	362	387	411	434	457
65	87	108	130	151	171	191	211	238	266	292	319	345	371	396	419	443	466
67	89	111	132	153	174	194	217	246	273	300	327	353	379	403	427	451	474
69	91	113	135	156	178	198	224	252	281	308	335	362	387	411	436	460	487
70	92	115	137	159	180	202	231	260	288	316	343	369	395	420	444	467	490
71	94	117	140	162	183	208	239	268	296	324	351	377	403	428	451	475	498
72	96	119	142	164	186	215	246	275	304	332	358	384	409	435	459	483	505
74	98	121	145	168	191	222	253	282	311	339	366	372	418	443	466	490	512
75	100	123	147	170	198	229	260	289	318	346	373	400	425	450	474	497	519
77	101	126	150	173	204	236	267	296	326	354	381	407	433	458	481	504	526
78	103	128	152	178	211	243	273	304	333	360	388	415	440	464	488	511	533
79	105	130	155	184	217	249	280	310	339	367	395	421	445	471	495	518	540
81	107	132	157	190	223	255	287	316	346	374	401	427	453	478	501	525	545
82	109	134	161	195	229	261	292	322	352	380	407	434	459	484	508	531	553
84	110	137	165	200	234	266	298	328	358	386	413	440	465	490	514	537	560
85	112	139	170	205	238	271	303	333	363	391	419	445	471	496	520	531	553
86	114	141	174	209	243	276	308	339	368	397	424	451	477	502	526	548	570
88	116	143	178	213	248	281	313	343	373	402	430	457	483	508	531	554	576
89	118	145	182	218	252	285	317	348	378	407	435	463	488	513	536	559	581
91	119	149	186	222	256	290	322	353	384	413	441	468	493	518	542	564	587
92	121	152	189	225	260	294	327	358	389	418	446	472	498	522	547	569	591
94	123	155	193	229	265	299	332	363	394	423	451	478	504	528	552	574	596
95	125	159	197	233	269	303	336	368	399	428	456	483	509	533	557	579	600
96	126	162	200	237	273	308	341	373	403	433	461	488	514	538	562	584	606
98	128	165	204	242	278	313	346	378	408	438	466	493	519	543	566	589	610
99	130	169	208	246	282	317	350	382	413	442	471	498	523	548	571	593	614
100	132	172	212	250	286	321	355	387	418	447	475	502	527	552	575	597	618
102	137	179	220	259	296	332	366	398	430	460	488	515	540	565	588	610	631
104	140	183	224	263	300	336	370	403	434	464	492	519	545	569	592	614	635
105	140	182	223	261	298	334	368	40u	431	460	488	515	541	565	588	610	631
107	143	185	226	265	302	338	372	404	435	464	493	519	544	569	592	614	635
108	146	188	229	268	306	341	375	407	438	468	496	523	548	572	596	618	638
109	149	191	232	272	309	345	379	412	443	472	500	527	552	577	600	622	643

aid-up-Values on Limited Premiums Life and Endowments are for amounts proportioned emiums paid.

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF

Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
18 to 21	$45	$68	$90	$113	$136	$158	$181	$204	$226	$249	$271	$292	$315	$336	$359	$379	$401	$42[illegible]
22	46	69	93	116	139	162	185	208	231	253	276	299	321	344	365	387	408	43[illegible]
23	47	71	95	119	142	166	189	213	236	259	282	305	328	350	373	394	416	43[illegible]
24	49	73	97	121	146	170	194	218	241	265	288	312	334	357	380	402	424	44[illegible]
25	50	75	100	124	149	174	198	222	247	270	295	318	341	364	387	410	432	45[illegible]
26	51	77	102	127	153	178	202	227	252	277	300	325	348	371	395	418	440	46[illegible]
27	52	78	104	130	156	181	207	232	258	282	307	331	355	379	402	425	448	47[illegible]
28	54	80	107	133	159	186	212	238	263	288	313	338	362	386	410	433	456	47[illegible]
29	55	82	110	136	163	190	217	242	269	294	319	344	370	394	418	441	464	48[illegible]
30	56	84	112	140	167	195	221	248	274	300	326	352	376	401	425	449	472	49[illegible]
31	58	86	115	143	171	198	226	253	280	306	333	358	384	409	433	456	481	50[illegible]
32	59	88	117	146	175	203	231	258	286	313	339	365	391	416	440	465	488	511
33	61	90	120	149	179	207	236	264	292	319	346	372	398	423	449	472	496	518
34	62	93	123	153	183	212	241	270	298	325	353	379	405	431	456	480	503	527
35	64	95	126	156	187	217	246	275	304	332	359	386	413	438	463	487	512	535
36	65	97	129	160	191	221	251	281	310	338	366	394	420	446	471	495	519	542
37	67	99	132	163	195	226	257	287	316	345	373	400	427	453	479	503	527	550
38	68	101	135	167	199	231	262	292	322	352	379	407	434	461	486	510	534	557
39	70	103	138	171	204	236	267	298	329	358	386	414	441	468	493	517	542	564
40	71	106	141	175	208	240	272	304	334	364	393	421	448	475	500	525	548	571
41	73	109	144	179	212	245	278	309	340	370	399	428	455	481	507	531	555	579
42	75	111	147	182	216	251	283	315	346	377	406	434	462	488	513	538	562	585
43	76	114	150	186	221	255	288	320	352	382	412	441	468	494	521	545	569	592
44	78	116	153	190	225	260	293	326	358	388	418	447	474	501	427	551	575	598
45	80	119	156	193	229	264	298	331	363	394	424	453	481	508	533	558	582	605
46	82	121	159	197	233	269	303	337	369	400	430	459	487	513	539	564	588	611
47	83	123	162	200	237	273	308	342	374	405	436	465	492	520	546	571	594	617
48	85	126	165	204	241	278	313	347	379	411	441	470	498	526	552	577	600	622
49	86	128	168	207	245	282	317	351	384	416	446	476	504	532	557	582	606	628
50	88	130	171	211	249	286	321	356	390	421	452	482	510	537	563	588	611	634
51	90	132	174	214	253	290	326	361	394	426	457	487	516	543	568	593	616	639
52	91	134	176	217	256	294	331	365	399	432	463	493	521	548	573	598	622	644
53	93	137	179	220	260	298	335	370	404	437	468	498	526	553	579	603	627	649
54	94	139	182	223	264	302	340	375	409	442	473	503	531	558	584	608	631	654
55	96	141	184	227	267	306	343	379	414	446	478	507	536	563	588	613	636	659
56	97	143	187	230	271	310	348	384	418	451	482	512	541	567	593	618	641	663
57	98	145	190	233	274	314	352	388	422	455	487	517	545	572	598	623	646	669
58	100	147	192	236	278	318	356	392	426	460	491	521	549	577	603	627	651	674
59	101	149	195	239	281	321	359	396	431	464	495	525	554	581	607	632	657	681
60	103	151	197	242	284	325	363	400	435	468	499	530	559	586	612	638	664	687

PAID-UP VALUES.

ıowing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF																
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$92	$142	$193	$245	$296	$347	$399	$451	$502	$556	$608	$659	$712	$764	$818	$869	$923
93	144	195	246	297	349	401	453	505	557	609	661	714	766	819	870	923
94	145	196	247	299	351	402	455	507	558	610	663	715	767	820	871	924
95	146	197	249	300	352	404	456	508	560	611	665	716	768	820	872	925
96	147	198	250	302	354	406	457	509	561	613	666	717	769	821	873	926
96	148	200	251	304	355	407	459	510	563	614	667	718	770	823	874	926
97	149	201	253	305	356	409	460	512	564	616	668	719	771	824	875	927
98	150	202	254	306	358	410	462	514	566	617	669	721	773	824	876	928
98	151	203	255	307	359	412	463	516	567	619	670	722	774	825	877	928
99	152	204	256	308	361	413	465	517	568	620	672	723	775	826	877	929
100	153	205	257	310	362	415	466	518	570	622	673	724	776	827	878	930
100	153	206	259	311	364	416	467	519	572	623	674	725	776	828	879	930
101	154	207	260	313	365	417	469	521	573	624	675	726	777	829	879	930
102	155	208	261	314	366	418	470	522	574	625	676	726	778	829	880	930
103	156	209	262	315	367	420	471	523	575	626	676	727	779	829	880	931
103	157	210	263	316	369	421	472	524	575	627	678	728	779	829	881	931
103	157	211	264	317	370	422	473	525	576	628	678	729	779	830	881	932
104	158	212	265	318	371	423	474	526	578	628	679	729	780	830	881	932
104	159	213	266	319	372	423	475	527	578	628	679	730	780	830	881	932
105	159	213	267	320	372	424	476	527	578	628	679	729	780	830	881	932
105	160	214	268	320	373	425	476	528	578	629	679	729	780	830	880	932
106	160	215	268	321	374	425	477	528	578	629	679	729	779	829	880	932
106	161	215	269	322	374	426	477	528	579	629	679	729	778	829	880	931
106	161	216	270	322	375	426	478	528	578	628	678	728	778	828	879	931
107	162	216	270	323	375	426	477	528	578	628	677	727	777	827	878	931
107	162	216	270	323	375	426	477	527	577	626	676	726	775	826	878	931
107	162	216	270	323	375	426	477	527	576	625	675	724	774	825	877	931
107	162	216	270	322	374	425	476	525	575	624	673	723	773	824	876	930
107	162	216	270	322	374	425	474	524	574	622	671	721	771	822	875	929
107	162	216	269	322	373	424	473	523	572	621	670	719	769	820	873	928
107	162	216	269	321	372	422	472	521	570	619	668	717	767	818	871	927
107	162	216	269	320	371	421	470	519	568	617	666	715	765	816	870	927
107	161	215	268	319	370	420	469	518	566	615	663	712	762	814	868	926
108	161	215	267	319	369	418	467	516	564	612	660	709	759	811	866	924
106	161	214	267	318	368	417	466	514	561	609	657	705	756	808	863	923

PAID-UP VALUES.

Showing the Amount of Nonparticipating Pai
on Ordinary Life Policies of

AT END

Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	Years.																					
18 to 21	$45	$68	$90	$113	$136	$158																							
22	46	69	93	116	139																								
23	47	71	95	119	142																								
24	49	73	97	121	1[illegible]																								
25	50	75	100	124																									
26	51	77	102	1[illegible]					428	$480	$532	$583	$632	$681	$727	$774	$819	$863	[illegible]
27	52	78	104																										
28	54	80	107				318	373	427	479	531	582	631	680	727	774	819	863	[illegible]
29	55	82	1[illegible]				318	373	426	479	531	581	631	679	727	773	819	863	[illegible]
30	56	8[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	317	372	426	479	530	581	630	679	726	773	819	863	[illegible]
31	58	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
32	59	[illegible]	[illegible]	261	316	372	425	478	530	581	630	679	726	773	819	863	[illegible]
33	[illegible]	[illegible]	[illegible]	260	316	371	425	478	530	580	630	678	726	773	818	862	[illegible]
34	[illegible]	[illegible]	[illegible]	260	316	371	424	477	529	580	629	678	726	772	818	862	[illegible]
35	[illegible]	[illegible]	[illegible]	259	315	370	424	476	528	579	629	678	725	772	817	862	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	259	314	369	423	476	528	578	628	677	725	772	817	862	[illegible]
[illegible]	143	201	258	314	368	422	475	527	578	628	676	725	771	816	861	[illegible]
[illegible]	142	200	257	313	368	422	475	526	578	627	676	724	770	816	861	[illegible]
[illegible]	142	199	256	312	367	421	474	526	577	627	675	724	770	816	861	[illegible]
[illegible]	141	199	255	311	366	420	473	525	576	626	675	723	769	815	861	[illegible]
34	140	198	255	310	365	419	472	524	575	625	674	722	769	815	860	[illegible]
35	139	197	254	310	364	419	472	523	574	624	673	721	768	814	860	[illegible]
36	138	196	253	309	364	418	471	523	573	624	672	720	767	814	859	[illegible]
37	137	195	252	308	363	417	470	522	573	623	672	720	767	813	858	[illegible]
38	136	194	251	307	362	416	469	521	572	622	671	719	766	812	857	[illegible]
39	135	193	250	306	361	415	468	520	571	621	670	718	765	811	857	[illegible]
40	134	192	249	305	360	414	467	519	570	620	669	717	764	810	856	[illegible]
41	133	191	248	304	359	413	466	518	569	618	668	716	763	809	855	[illegible]
42	132	190	247	303	358	412	465	517	567	617	666	714	762	808	854	[illegible]
43	131	189	246	302	357	411	463	515	566	615	665	712	760	807	853	[illegible]
44	130	188	245	301	356	409	462	514	564	614	663	711	759	805	852	[illegible]
45	129	187	244	300	354	408	460	512	562	612	661	710	757	804	851	[illegible]
46	128	186	243	298	353	406	458	510	560	610	659	708	755	802	850	[illegible]
47	127	185	241	297	351	404	457	508	558	608	657	705	753	800	848	[illegible]
48	125	183	240	295	349	403	455	506	556	606	655	703	751	798	846	[illegible]
49	124	182	238	293	347	401	453	503	554	603	652	700	748	796	844	[illegible]
50	123	180	237	292	345	398	450	501	551	600	649	697	745	793	841	[illegible]
51	121	179	235	290	343	396	448	498	548	597	646	694	742	790	839	[illegible]
52	120	177	233	288	341	394	445	495	545	594	643	691	739	788	837	[illegible]
53	119	176	231	286	339	391	442	492	542	591	639	687	736	785	834	[illegible]
54	117	174	230	284	337	389	439	489	539	587	635	684	732	781	831	[illegible]
55	116	172	228	282	334	386	437	486	535	584	632	680	728	777	827	[illegible]

PAID-UP VALUES.

Amount of Participating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF

ars.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
	7 85	$134 15	$160 29	$186 25	$212 01	$316 61	$418 01
	01	137 68	164 18	190 49	216 56	322 91	425 58
	7	141 31	168 16	194 78	221 20	329 30	433 26
		145 01	172 21	199 18	225 95	335 79	441 04
		48 74	176 33	203 68	230 74	342 36	448 90
		152 58	180 53	208 23	235 64	349 05	456 81
	6	156 47	184 79	212 85	240 62	355 77	464 81
	51 44	160 43	189 15	217 57	245 68	362 63	472 83
	56	135 06	164 48	193 58	222 37	250 84	369 55	480 92
	108 60	138 73	168 57	198 10	227 27	256 08	376 57	489 04
81	80 99	111 89	142 50	172 77	202 69	232 23	261 42	383 70	497 14
52 18	83 88	115 27	146 33	177 02	207 35	237 28	266 79	390 90	505 22
08 54 59	86 81	118 70	150 22	181 35	212 09	242 39	272 29	398 15	513 26
96 57 05	89 78	122 18	154 14	185 73	216 88	247 61	277 90	405 45	521 26
93 59 56	92 83	125 72	158 18	199 19	221 79	252 93	283 58	412 81	529 21
27 88 62 11	95 93	129 32	162 26	194 76	226 79	258 33	289 36	420 16	537 09
29 87 64 67	99 04	132 95	166 40	199 39	231 85	263 80	295 22	427 50	544 90
31 88 67 28	102 20	136 66	170 64	204 10	237 00	269 38	301 13	434 81	552 61
33 89 69 89	105 43	140 44	174 93	208 88	242 25	274 99	307 11	442 07	560 22
35 96 72 61	108 72	144 31	179 31	213 75	247 54	280 69	313 14	449 29	567 74
38 05 75 33	112 08	148 22	183 78	218 66	252 90	286 41	319 15	456 45	575 16
40 20 78 15	115 50	152 23	188 28	223 65	258 29	292 14	325 17	463 54	582 45
42 36 80 98	118 96	156 23	192 81	228 64	263 64	297 81	331 12	470 52	589 63
44 53 83 84	122 43	160 28	197 36	233 58	268 96	303 45	337 03	477 41	596 64
46 72 86 70	125 91	164 31	201 85	238 49	274 21	309 00	342 85	484 19	603 51
48 93 89 58	129 39	168 31	206 29	243 35	279 41	314 51	348 60	490 87	610 24
51 13 92 44	132 81	172 22	210 68	248 10	284 53	319 91	354 26	497 40	616 80
53 30 95 24	136 17	176 10	214 98	252 81	289 56	325 24	359 82	503 83	623 18
55 42 97 99	139 48	179 90	219 21	257 43	294 50	330 46	365 30	510 10	629 37
57 48 100 66	142 70	183 62	223 37	261 97	299 38	335 62	370 69	516 26	635 38
59 53 103 31	145 91	187 30	227 49	266 45	304 18	340 70	376 00	522 32	641 20
61 55 105 94	149 09	190 96	231 55	270 88	308 96	345 75	381 27	528 25	646 82
63 55 108 54	152 23	194 57	235 60	275 31	313 68	350 73	386 47	534 06	652 25
65 53 111 13	155 33	198 17	239 62	279 68	318 36	355 66	391 59	539 73	657 53
67 48 113 67	158 43	201 74	243 60	284 00	322 97	360 52	396 67	545 23	662 85
69 42 116 22	161 50	205 27	247 53	288 28	327 54	365 24	401 66	550 56	668 17
71 35 118 74	164 55	208 78	251 43	292 51	332 06	370 08	406 57	555 72	673 65
73 26 121 25	167 56	212 24	255 28	296 69	336 53	374 74	411 37	560 71	679 37
75 16 123 72	170 56	215 67	259 09	300 83	340 90	379 30	416 07	565 59	685 41
77 02 126 16	173 49	219 05	262 84	304 87	345 16	383 74	420 80	570 46	691 79
78 85 128 56	176 40	222 37	266 51	308 82	349 31	388 02	424 99	575 45	698 59
80 66 130 93	179 26	225 64	270 09	312 66	353 32	392 16	429 18	580 70	705 67
82 45 133 28	182 06	228 81	273 58	316 35	357 19	396 11	433 22	586 32	713 14
84 20 135 56	184 78	231 89	276 91	319 89	360 86	399 90	437 18	592 42	721 16
85 89 137 76	187 38	234 81	280 06	323 25	364 37	403 62	441 18	599 04	730 03
87 52 139 85	189 86	237 59	283 09	326 43	367 81	407 41	445 41	606 26	739 99

PAID-UP VALUES.

Showing the Amount of Nonparticipating Pai on Ordinary Life Policies of

AT END

Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	20 Years.	30 Years.	40 Years.	50 Years.	60 Years.	70 Years.	80 Years.	90 Years.	100 Years.
18 to 21	$45	$68	$90	$113	$136	$158											
22	46	69	93	116	139												
23	47	71	95	119	142												
24	49	73	97	121													
25	50	75	100	124													
26	51	77	102														
27	52	78	104														
28	54	80	107														
29	55	82															
30	56																
31																	
32																	
33																	
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35																	
36																	
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42																	
43																	
44																	
45																	
46																	
47																	
48																	
49																	
50	83 96	140 15	195 29	249 46	302 68	355 01	406 53	457 33	507 51	742 63							
51	84 59	140 70	195 71	249 72	302 71	354 80	406 06	456 56	506 44	740 56							
52	85 20	141 20	196 09	249 91	302 69	354 52	405 49	455 69	505 25	738 28							
53	85 77	141 70	196 44	250 06	302 61	354 18	404 85	454 72	508 95	735 80							
54	86 30	142 15	196 74	250 18	302 48	353 77	404 12	453 66	502 54	733 08							
55	86 84	142 59	197 04	250 27	302 33	353 31	403 34	452 52	501 04	730 11							
56	87 36	143 02	197 32	250 34	302 13	352 81	402 36	451 30	499 41	726 85							
57	87 90	143 46	197 60	250 40	301 91	352 28	401 60	450 00	497 67	723 29							
58	88 43	143 90	197 87	250 43	301 68	351 71	400 63	448 59	495 78	719 40							
59	88 95	144 31	198 12	250 46	301 41	351 07	399 57	447 05	493 73	715 23							
60	89 46	144 73	198 39	250 48	301 12	350 38	398 42	445 40	491 51	710 84							
61	89 98	145 17	198 66	250 49	300 78	349 65	397 19	443 60	489 11	706 30							
62	90 52	145 64	198 95	250 51	300 44	348 85	395 88	441 70	486 58	701 72							
63	91 09	146 12	199 23	250 53	300 07	348 01	394 49	439 72	484 03	697 24							
64	91 64	146 60	199 53	250 52	299 69	347 14	393 07	437 78	481 60	692 95							
65	92 21	147 09	199 81	250 52	299 29	346 28	391 77	436 07	479 53	688 96							

RESERVE LIFE CO, OMAHA, NEB.

PAID-UP VALUES.

…Participating Paid-up Insurance Guaran-
…ment Policies of $1,000 Each.

OF

					7 …	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
			. 52	$324 27	$380 07	$434 92	$488 80	$541 71	$781 56	$958 01
			267 40	324 14	379 93	434 76	488 63	541 53	781 41	957 97
		… 65	267 29	324 01	379 78	434 60	488 46	541 36	781 27	957 92
		209 56	267 19	323 88	379 63	434 44	488 29	541 18	781 11	957 87
	… 95	209 47	267 07	323 74	379 47	434 27	488 11	540 99	780 93	957 82
…1 49	150 89	209 37	266 95	323 60	379 32	434 10	487 92	540 79	780 75	957 77
…1 44	150 81	209 26	266 81	323 44	379 15	433 90	487 71	540 58	780 54	957 71
…1 40	150 73	209 15	266 68	323 30	378 96	433 71	487 50	540 35	780 32	957 64
…1 36	150 65	209 05	266 55	323 13	378 78	433 51	487 28	540 12	780 10	957 56
…1 29	150 57	208 95	266 42	322 96	378 60	433 28	487 05	539 86	779 84	957 48
91 27	150 50	208 84	266 26	322 80	378 39	433 08	486 80	539 60	779 58	957 39
91 23	150 43	208 73	266 14	322 62	378 20	432 83	486 55	539 32	779 30	957 30
91 19	150 34	208 61	265 99	322 44	377 98	432 59	486 26	539 02	778 98	957 18
91 14	150 27	208 51	265 85	322 26	377 76	432 33	485 98	538 71	778 64	957 07
91 11	150 20	208 40	265 69	322 07	377 53	432 07	485 70	538 40	778 29	956 93
91 09	150 15	208 30	265 55	321 87	377 31	431 81	485 41	538 07	777 90	956 78
91 07	150 07	208 19	265 39	321 68	377 07	431 53	485 10	537 74	777 44	956 61
91 05	150 03	208 09	265 25	321 50	376 85	431 27	484 79	537 38	776 95	956 42
91 03	149 96	207 99	265 11	321 33	376 63	431 00	484 45	537 00	776 39	956 20
91 04	149 93	207 93	265 01	321 17	376 42	430 73	484 12	536 60	775 76	955 97
91 06	149 92	207 88	264 91	321 01	376 19	430 44	483 75	536 12	775 06	955 70
91 11	149 95	207 85	264 84	320 87	375 97	430 13	483 32	535 61	774 25	955 40
91 17	149 98	207 84	264 75	320 71	375 71	429 75	482 84	535 00	773 36	955 06
91 25	150 02	207 83	264 66	320 52	375 40	429 30	482 26	534 29	772 34	954 68
91 35	150 05	207 79	264 53	320 27	375 01	428 77	481 58	533 48	771 18	954 25
91 44	150 11	207 75	264 37	319 97	374 54	428 14	480 80	532 54	769 88	953 76
91 53	150 13	207 66	264 13	319 57	373 97	427 40	479 87	531 45	768 43	953 22
91 62	150 11	207 51	263 82	319 08	373 29	426 53	478 83	530 23	766 80	952 61
91 67	150 04	207 28	263 42	318 49	372 51	425 55	477 64	528 84	764 99	951 93
91 69	149 92	207 00	262 96	317 81	371 62	424 43	476 31	527 32	762 98	951 17
91 68	149 76	206 67	262 42	317 06	370 64	423 20	474 85	525 64	760 78	950 32
91 69	149 61	206 31	261 84	316 26	369 57	421 90	473 29	523 83	758 35	949 38
91 69	149 42	205 95	261 23	315 38	368 45	420 49	471 61	521 88	755 69	948 33
91 67	149 26	205 54	260 60	314 48	367 25	419 00	469 81	519 80	752 82	947 17
91 68	149 05	205 12	259 93	313 53	366 00	417 42	467 90	517 57	749 68	945 88
91 69	148 88	204 72	259 26	312 55	364 69	415 77	465 91	515 24	746 23	944 46

PAID-UP VALUES.

Showing Amount of Participating Paid-up Po
20-Premiums Life Policies of $1,

Age at Issue.	AT END OF 2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	Years.											17 Years.	18 Years.	19 Years.
20	$55 38	$109 69	$164 10	$218 63	$273												$333	$353	$373
21	56 39	110 80	165 31	219 89	27												339	360	380
22	57 41	111 94	166 54	221 16	2												345	367	387
23	58 45	113 07	167 73	222 41													352	374	394
24	59 49	114 23	168 94	223 6												337	359	381	401
25	60 53	115 34	170 17	22											322	344	366	388	409
26	61 53	116 48	171 35	7									305		328	351	373	395	416
27	62 57	117 60	172 54								288		312		335	358	380	403	424
28	63 58	118 70	173 7							269	294		318		341	365	387	410	432
29	64 60	119 81	174						251	275	300		324		348	372	394	417	440
30	65 63	120 91					204	230	256	281	306		331		355	379	402	425	448
31	66 65	122 03				181	208	235	262	287	312		338		362	386	409	432	455
32	67 64	123 0			157	185	213	240	267	293	318		344		369	393	417	440	463
33	68 61	124			159	189	217	246	272	299	325		351		376	400	424	448	471
34	69 61	12			161	164	194	222	251	278	305		331		358	383	407	432	456
35	70 61			137	168	198	227	256	284	311	338		364		390	415	440	464	487
36	71			142	172	202	232	262	290	318	344		371		397	422	447	472	494
37	72			145	176	207	237	267	296	324	351		378		404	429	455	479	502
38	7			149	180	211	242	273	302	330	358		385		411	437	462	487	510
39				152	184	216	247	279	308	337	365		392		418	444	470	494	517
4			121	156	188	221	252	284	314	343	371		399		425	451	477	501	525
			124	159	193	226	258	290	320	349	378		406		432	458	484	508	532
			127	163	197	231	263	296	326	356	384		413		439	465	491	515	539
			130	167	201	235	268	301	332	362	390		419		446	472	498	522	546
			133	170	205	240	273	306	338	368	397		426		453	479	505	529	553
45	100	137	174	210	244	278	311	344	374	403	432				459	486	512	536	560
46	102	140	177	214	249	283	317	349	380	409	438				466	493	518	543	567
47	104	143	181	218	253	288	322	355	386	415	444				472	499	525	550	573
48	107	146	185	222	258	293	327	361	392	421	450				478	505	531	556	580
49	109	149	188	226	262	298	332	366	398	427	456				484	511	537	562	586
50	111	151	192	230	267	303	337	371	403	433	462				490	517	543	568	592
51	113	154	195	234	271	308	342	377	409	439	468				496	523	549	574	598
52	115	157	198	238	275	313	347	382	414	445	474				502	529	555	580	603
53	117	160	202	242	280	317	352	387	419	450	480				508	535	561	586	609
54	120	163	205	246	284	322	357	392	424	455	485				513	541	566	591	614
55	122	166	208	249	288	326	362	397	429	460	490				518	546	571	596	619
56	124	168	211	253	292	331	367	402	434	465	495				523	551	576	601	625
57	126	171	214	257	296	335	372	407	439	470	500				528	556	581	606	630
58	128	174	218	261	300	339	376	412	444	475	505				533	560	586	611	635
59	130	177	221	264	304	343	380	416	449	480	509				538	565	591	616	641
60	133	179	224	267	308	347	384	420	453	484	514				543	570	597	622	647
61	135	182	227	271	312	351	388	424	458	489	519				548	575	603	628	654
62	137	184	230	274	315	355	392	428	463	494	524				553	581	609	635	661
63	139	187	233	277	319	359	396	432	467	499	529				559	587	616	642	668
64	141	189	236	280	322	362	400	436	471	504	535				565	594	623	649	676
65	143	192	239	283	325	365	404	440	475	508	540				571	601	630	657	684

Paid-up Values on 20-Premiums Life Policies are for proportional amo

LIFE AND MASSACHUSETTS MUTUAL LIFE

PAID-UP VALUES.

Nonparticipating Paid-up Insurance Guar-
Endowment Guaranteed Option
cts of $1,000 Each.

AT END OF

						9	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
			315	$370	$420	$475	$525	$570	$620	$665	$715	$760	$805	$850	$900	$950
		260	315	370	420	475	525	570	620	665	715	760	805	850	900	950
	200	260	315	370	420	475	525	570	620	665	715	760	805	850	900	950
150	200	260	315	370	420	475	525	570	620	665	715	760	805	850	900	950
150	200	260	315	370	420	470	525	570	620	665	715	760	805	850	900	950
150	200	260	315	370	420	470	525	570	620	665	710	760	805	850	900	950
150	200	260	315	370	420	470	525	570	620	665	710	760	805	850	900	950
150	200	260	315	370	420	470	525	570	620	665	710	760	805	850	900	950
150	200	260	315	370	420	470	525	570	620	665	710	760	805	850	900	950
150	200	260	315	370	420	470	520	570	620	665	710	760	805	850	900	950
150	200	260	315	370	420	470	520	570	620	665	710	760	805	850	900	950
150	200	260	315	370	420	470	520	570	620	665	710	760	805	850	900	950
150	200	260	315	370	420	470	520	570	620	665	710	760	805	850	900	950
150	200	260	315	370	420	470	520	570	620	665	710	760	805	850	900	950
150	200	260	315	370	420	470	520	570	615	665	710	755	800	850	900	950
150	200	260	315	370	420	470	520	570	615	665	710	755	800	850	900	950
150	200	260	315	370	420	470	520	570	615	665	710	755	800	850	900	950
150	200	255	315	370	420	470	520	570	615	665	710	755	800	850	900	950
150	200	255	315	370	420	470	520	570	615	665	710	755	800	850	900	950
150	200	255	315	370	420	470	520	570	615	660	710	755	800	850	900	950
150	200	255	315	370	420	470	520	570	615	660	710	755	800	850	900	950
150	200	255	315	370	420	470	520	570	615	660	710	755	800	850	900	950
150	200	255	315	370	420	470	520	570	615	660	710	755	800	850	900	950
150	200	255	310	370	420	470	520	565	610	660	705	750	800	850	900	950
150	200	255	310	370	420	470	520	565	610	660	705	750	800	850	900	950
150	200	255	310	370	420	470	520	565	610	660	705	750	800	850	900	950
150	200	250	310	370	420	470	515	565	610	660	705	750	800	850	900	950
150	200	250	310	370	420	470	515	565	610	650	700	750	800	850	900	950
150	200	250	305	360	415	465	515	560	605	650	700	750	800	850	900	950
150	200	250	305	360	415	465	515	560	605	650	700	750	800	850	900	950
150	200	250	305	360	415	465	515	560	605	650	700	750	800	850	900	950
150	200	250	305	360	415	465	510	560	605	650	700	750	800	850	900	950
150	200	250	305	360	415	465	510	550	600	650	700	750	800	850	900	950
150	200	250	305	360	415	465	510	550	600	650	700	750	800	850	900	950

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	[illegible]
20	$43	$88	$198	$308	$413	$100	$203	$464	$730	$945	$127	$252	$525	$782	[illegible]
21	45	90	203	314	421	101	204	465	731	945	125	252	525	782	[illegible]
22	46	92	208	321	429	102	205	467	732	946	125	252	524	782	[illegible]
23	47	94	212	327	437	102	206	468	733	946	125	251	524	782	[illegible]
24	48	97	217	334	445	103	207	469	734	946	125	251	523	781	[illegible]
25	49	99	222	341	453	103	208	471	735	946	123	250	523	781	[illegible]
26	51	101	227	348	461	104	208	472	735	946	123	249	522	781	[illegible]
27	52	104	232	355	470	104	210	473	736	946	121	249	522	780	[illegible]
28	53	106	237	362	478	105	210	474	737	947	121	248	521	780	[illegible]
29	54	109	242	369	486	105	211	475	738	947	121	247	521	779	[illegible]
30	56	112	247	376	494	106	212	477	738	947	119	247	520	779	[illegible]
31	57	114	253	383	502	106	213	478	739	947	119	246	519	778	[illegible]
32	59	117	258	390	510	107	214	479	740	947	119	245	519	778	[illegible]
33	60	120	264	398	518	107	215	480	740	947	117	244	518	777	[illegible]
34	62	122	269	405	526	108	215	481	741	947	117	244	517	777	[illegible]
35	63	125	275	412	534	108	216	482	741	947	117	243	516	776	[illegible]
36	64	128	280	419	541	109	217	483	742	947	115	242	516	775	[illegible]
37	66	131	286	427	549	109	218	483	742	947	115	241	515	775	[illegible]
38	68	134	292	434	556	110	219	484	742	947	114	240	514	774	[illegible]
39	69	137	297	441	563	110	219	485	742	947	113	239	513	773	[illegible]
40	71	140	303	447	571	111	220	486	741	946	112	239	512	772	[illegible]
41	73	143	309	454	578	111	221	486	741	946	112	238	511	771	[illegible]
42	74	147	315	461	584	112	221	486	741	946	112	237	510	770	[illegible]
43	76	150	320	468	591	112	222	487	740	945	110	236	509	768	[illegible]
44	78	153	325	473	598	112	223	486	738	945	109	235	507	767	[illegible]
45	79	156	331	480	604	113	223	486	738	945	109	234	506	765	[illegible]
46	81	159	336	486	610	113	223	486	737	943	108	233	504	763	[illegible]
47	83	162	341	492	616	113	224	485	735	943	108	232	502	761	[illegible]
48	84	165	346	498	622	113	224	484	733	943	106	231	500	759	[illegible]
49	86	168	350	504	627	114	224	483	732	942	105	230	498	757	[illegible]
50	87	170	356	509	633	114	224	482	729	940	104	228	496	754	[illegible]
51	89	173	360	515	638	114	224	481	727	939	104	227	493	751	[illegible]
52	90	176	365	520	643	114	224	480	725	938	103	226	491	748	[illegible]
53	92	179	370	525	648	114	223	478	722	937	102	224	488	745	[illegible]
54	93	181	374	530	653	114	223	477	719	935	101	223	485	741	[illegible]
55	95	184	378	535	658	114	223	475	716	934	100	222	482	737	[illegible]
56	96	187	383	540	663	114	222	473	713	932	99	220	479	733	[illegible]
57	98	189	387	544	668	114	222	471	709	930	99	219	476	728	[illegible]
58	99	192	391	549	674	114	222	469	704	928	99	218	472	723	[illegible]
59	101	194	395	553	680	114	222	467	700	926	98	216	469	717	[illegible]

PAID-UP VALUES.

ıowing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$37	$60	$83	$109	$129	$152	$175	$198	$221	$243	$265	$287	$308	$330	$351	$372	$393	$414
38	61	84	109	130	153	176	199	222	245	268	291	313	335	357	379	400	422
39	63	86	110	134	157	181	204	228	251	274	297	320	343	365	387	408	430
41	63	89	113	137	161	185	209	233	257	281	304	327	350	372	394	416	438
42	67	92	116	141	166	190	215	238	263	287	311	334	357	380	402	424	446
43	69	94	119	145	170	194	220	244	269	293	318	341	364	387	410	432	454
45	71	97	123	149	174	200	225	250	275	300	324	348	371	395	418	440	462
46	73	100	126	152	179	205	230	256	282	307	331	355	379	402	425	448	470
48	75	102	129	156	183	210	236	262	288	313	338	362	386	410	433	456	478
49	77	105	133	160	188	215	242	268	294	320	345	369	394	417	441	464	486
51	80	108	136	164	192	220	247	274	300	326	351	376	401	425	449	472	495
53	82	111	140	169	197	225	253	280	306	332	358	383	409	433	457	480	503
54	84	114	143	173	202	230	258	286	313	339	365	391	416	440	464	488	511
56	87	117	147	177	207	235	264	292	319	346	372	398	424	448	472	496	519
58	89	120	151	181	211	240	269	298	326	353	379	406	431	456	480	504	527
59	91	123	155	186	216	246	275	304	332	359	386	413	438	463	488	512	535
61	94	126	159	190	221	251	281	310	338	365	393	420	446	471	496	520	543
63	96	130	163	195	226	257	287	316	344	372	400	427	453	478	503	527	550
65	99	133	167	199	230	262	293	322	351	379	407	434	460	485	510	534	557
67	102	137	171	203	235	267	299	329	358	386	414	441	467	492	517	541	564
68	105	140	175	208	240	272	304	334	364	393	421	448	474	499	524	548	571
70	107	144	179	212	245	278	310	340	370	399	427	455	482	507	531	555	578
72	110	147	182	216	249	282	315	346	376	405	434	462	489	514	538	562	585
75	113	150	186	221	255	288	321	352	382	411	440	469	495	520	545	569	592
77	116	153	189	225	260	293	326	358	388	418	447	475	501	526	551	575	599
79	118	156	193	229	264	298	331	363	394	424	453	481	508	533	558	582	605
81	121	159	196	233	269	303	336	368	399	430	459	487	514	540	564	588	611
83	123	162	200	237	273	308	341	373	404	435	464	493	520	546	570	594	617
85	125	165	203	241	277	312	346	379	411	441	470	499	525	551	576	600	623
87	128	168	207	245	282	317	351	384	416	447	477	505	531	557	582	606	629
88	130	171	210	248	287	322	356	389	421	452	482	510	537	563	588	611	634
90	132	173	213	252	290	326	361	394	426	457	487	516	543	569	593	616	639
91	134	176	217	256	294	330	365	399	432	463	492	521	548	574	598	621	644
93	137	179	220	259	297	334	370	404	437	468	497	526	553	579	603	626	649
94	138	181	223	263	302	339	375	409	442	473	502	531	558	584	608	631	654
96	140	184	226	267	306	343	379	413	446	477	507	536	563	589	613	636	660
97	142	186	229	270	310	348	384	418	451	482	512	540	567	593	618	642	665
99	145	189	232	274	314	352	388	423	456	487	517	545	572	598	623	647	671
00	147	192	235	277	317	356	392	427	460	492	522	549	577	603	628	653	677
02	149	195	238	280	321	360	396	431	464	496	526	554	582	608	633	658	682
03	151	197	241	284	325	364	400	435	468	499	530	559	587	613	638	663	687
04	153	199	244	287	328	367	403	439	472	503	534	563	592	619	645	670	694
06	155	202	247	290	331	370	407	443	476	507	539	568	597	625	652	678	701
07	157	204	250	293	334	373	410	446	480	512	544	574	603	632	659	685	710
08	158	206	252	295	337	376	413	450	485	518	549	579	610	639	666	693	719
09	160	209	255	298	340	380	417	454	490	524	555	585	618	647	674	702	728

Paid-up Values 20-Payment Life Policies, same at all ages, end of

4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	11 Yrs	12 Yrs	13 Yrs	14 Yrs	15 Yrs	16 Yrs	17 Yrs	18 Yrs	19 Yrs
$160	$210	$265	$320	$370	$425	$475	$530	$580	$635	$685	$740	$790	$845	$900	$950

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$138	$201	$268	$325	$380	$434	$487	$539	$596	$640	$689	$736	$782	$828	$873	$917	[illegible]
22	137	200	267	324	379	433	486	539	590	640	688	736	782	828	873	917	[illegible]
23	137	200	267	324	379	433	486	538	589	639	688	736	782	828	873	917	[illegible]
24	136	199	266	323	378	432	485	537	588	639	687	735	781	827	872	916	[illegible]
25	135	199	266	323	378	432	485	537	588	638	687	735	781	827	872	916	[illegible]
26	135	198	265	322	377	431	484	536	587	637	687	735	781	827	872	916	[illegible]
27	134	197	265	322	377	431	484	536	587	637	686	734	781	827	871	915	[illegible]
28	134	197	264	321	376	430	483	535	586	636	686	734	780	826	871	915	[illegible]
29	133	196	264	321	376	430	483	534	585	635	685	733	780	826	871	915	[illegible]
30	133	196	263	320	375	429	482	534	586	636	685	733	780	826	870	914	[illegible]
31	132	195	263	320	375	429	482	533	585	635	684	732	779	825	870	914	[illegible]
32	131	195	262	319	374	428	481	533	585	635	684	732	779	825	870	914	[illegible]
33	131	194	261	318	373	422	480	532	584	634	683	731	778	824	869	913	[illegible]
34	130	194	260	317	372	426	479	531	583	634	683	731	778	824	869	913	[illegible]
35	129	193	259	316	371	425	478	530	582	633	682	730	777	823	868	913	[illegible]
36	129	192	258	314	369	424	477	529	581	632	681	729	776	823	868	912	[illegible]
37	128	191	258	313	368	423	476	528	580	631	680	728	775	822	867	912	[illegible]
38	127	190	257	312	367	422	475	527	579	630	679	727	774	821	867	912	[illegible]
39	126	189	256	312	367	421	474	526	578	629	678	726	773	820	866	911	[illegible]
40	125	188	255	311	366	420	473	525	577	628	677	725	772	819	865	911	[illegible]
41	124	187	254	309	364	418	471	524	576	627	676	724	771	818	864	910	[illegible]
42	123	186	253	308	363	417	470	523	575	626	675	723	770	817	863	910	[illegible]
43	122	185	252	307	362	416	469	522	574	625	674	722	769	816	862	909	[illegible]
44	121	184	251	306	361	415	468	521	572	623	672	720	767	815	861	908	[illegible]
45	120	183	250	305	360	414	467	519	570	621	670	718	765	813	860	907	[illegible]
46	119	182	249	304	359	413	465	517	568	619	668	716	763	811	859	906	[illegible]
47	118	181	248	303	358	412	464	515	566	617	666	714	761	809	857	905	[illegible]
48	117	180	247	302	358	410	462	513	564	615	664	712	759	807	855	904	[illegible]
49	116	178	246	301	355	408	461	511	562	613	662	710	757	805	853	902	[illegible]
50	115	177	244	299	353	406	458	509	560	610	659	707	754	803	851	900	[illegible]
51	114	176	243	297	351	404	456	507	557	607	656	704	751	799	849	898	[illegible]
52	113	174	241	295	349	402	454	504	554	604	653	701	748	796	846	896	[illegible]
53	112	173	240	293	347	400	451	501	551	601	649	698	745	793	843	894	[illegible]
54	112	172	238	291	345	397	448	498	548	597	645	694	742	790	840	892	[illegible]
55	111	171	237	290	342	394	445	495	544	593	641	690	738	787	837	889	[illegible]
56	110	170	236	289	341	392	442	493	541	589	637	685	733	783	833	886	[illegible]
57	110	169	234	287	339	390	439	490	537	584	632	680	728	778	829	883	[illegible]
58	109	168	233	285	337	387	436	486	533	580	627	675	723	773	825	880	[illegible]
59	108	167	231	283	335	385	433	482	529	576	622	670	718	768	821	877	[illegible]
60	108	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$ 9	$ 76	$191	$312	$420	$19	$175	$439	$730	$944	$74	$ 249	$ 520	$ 784	$ 958
9	78	195	319	427	19	175	440	731	944	74	249	519	784	958
9	80	201	326	434	19	176	441	732	944	74	249	519	784	958
9	82	208	333	443	20	176	442	733	945	74	248	519	784	958
9	84	213	339	451	20	177	443	734	945	73	248	519	784	958
9	86	217	346	459	20	177	444	735	945	73	247	519	783	958
9	88	221	353	467	21	178	445	736	945	72	246	518	783	958
10	90	225	360	476	21	178	446	737	946	72	246	517	783	958
10	93	229	367	484	21	179	447	738	946	72	245	517	783	958
10	95	234	375	493	22	179	448	738	946	71	245	517	782	957
10	98	238	382	502	22	180	449	738	946	70	244	516	781	957
10	101	243	390	510	22	181	450	739	946	70	244	515	781	957
11	103	249	397	517	22	182	451	739	947	69	244	514	780	957
11	105	253	404	524	22	183	452	739	947	69	243	514	780	957
11	107	258	411	533	22	184	453	740	947	68	243	513	779	957
12	109	263	418	541	22	185	454	740	947	67	242	513	778	956
12	111	268	425	548	22	186	455	741	947	67	241	513	777	956
13	113	275	432	556	22	187	456	741	947	66	240	512	776	956
13	116	281	441	563	22	188	457	741	947	66	240	511	775	956
13	120	286	447	571	22	189	457	742	946	65	239	510	774	955
13	124	290	452	578	22	189	457	741	946	65	238	510	773	955
14	126	295	459	585	22	190	457	740	946	64	238	509	772	955
14	129	300	466	592	22	190	458	740	945	63	237	508	771	954
14	131	305	473	598	22	190	458	739	945	62	236	507	769	954
15	133	310	480	604	22	191	457	738	944	61	235	504	767	953
15	136	315	486	609	22	191	457	737	944	59	234	502	765	953
15	139	320	492	616	22	191	456	735	943	58	233	500	764	952
16	141	324	497	622	22	191	455	733	942	58	232	499	762	951
16	143	328	502	628	22	191	454	731	941	57	231	497	758	950
16	145	333	508	633	22	190	453	729	940	56	230	494	756	949
17	148	338	512	638	22	190	451	727	939	55	228	492	753	948
18	150	342	519	643	22	190	449	724	938	54	227	489	750	947
18	151	346	524	648	22	190	448	722	937	53	225	486	747	946
19	154	350	530	653	22	190	446	719	936	52	224	483	743	945
19	156	353	535	658	22	190	445	716	934	51	223	480	739	943
19	159	357	539	662	22	190	443	712	932	....	.....	.....	.....	.....
19	161	360	544	667	22	189	442	708	930	....	.....	.....	.....	.....
19	163	364	549	673	22	189	440	703	928	....	.....	.....	.....	.....
20	165	368	553	679	22	189	437	700	925	....	.....	.....	.....	.....
20	167	372	557	685	22	189	435	696	923	....	.....	.....	.....	.....

Paid-up Values (Nonparticipating) on $1,000 Nonparticipat Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$18	$63	$177	$289	$427	$101	$203	$464	$730	$946	$134	$252	$529	$778	
21	19	66	182	296	435	102	204	466	731	946	134	252	529	778	
22	21	69	187	303	443	102	206	467	733	946	134	252	528	778	
23	23	72	192	311	451	103	207	469	734	947	134	252	528	777	
24	25	74	198	318	459	104	208	470	735	947	134	252	528	777	
25	27	77	203	325	467	105	209	472	736	947	134	252	528	777	
26	28	81	209	333	475	106	210	473	737	947	134	251	527	777	
27	30	84	215	340	484	106	211	475	737	947	134	251	527	777	
28	32	87	220	348	492	107	213	476	738	948	134	251	527	776	
29	34	90	226	355	501	108	214	477	739	948	133	251	527	776	
30	36	93	232	363	509	109	215	479	740	948	133	251	526	776	
31	38	97	238	371	517	110	216	480	741	948	133	251	526	775	
32	41	100	244	379	525	110	217	481	741	948	133	250	526	775	
33	43	104	250	387	533	111	218	482	742	948	133	250	525	775	
34	45	107	256	395	541	112	219	484	743	948	133	250	525	774	
35	47	111	263	403	549	113	220	485	743	948	133	250	525	774	
36	50	114	269	410	557	113	221	486	743	948	133	250	524	773	
37	52	118	275	418	564	114	222	487	744	948	133	249	524	773	
38	54	122	282	426	572	115	223	488	744	948	132	249	523	772	
39	57	126	288	433	579	116	224	488	744	948	132	249	523	772	
40	59	129	295	441	586	116	225	489	744	947	132	249	522	771	
41	62	133	301	448	594	117	226	490	743	947	132	249	522	770	
42	64	137	307	455	600	118	227	490	743	947	132	248	521	769	
43	67	141	313	462	607	118	228	490	742	946	132	248	520	768	
44	69	145	320	469	614	119	229	491	741	946	132	248	519	766	
45	72	149	326	476	620	120	229	490	740	946	132	248	518	765	
46	75	153	331	483	627	120	230	490	739	945	132	247	517	763	
47	77	157	337	489	633	121	230	490	738	944	132	247	515	762	
48	80	160	343	496	638	121	230	489	736	944	132	246	514	760	
49	82	164	348	502	644	121	231	488	735	943	132	246	512	757	
50	84	168	354	508	650	122	231	487	733	942	132	245	510	755	
51	87	171	359	514	655	122	231	486	730	941	132	244	508	752	
52	89	174	364	520	660	122	231	485	728	940	132	243	505	749	
53	91	178	369	525	665	122	231	483	725	938	132	242	503	746	
54	94	181	374	531	670	122	230	482	722	937	132	241	500	743	
55	97	185	379	536	675	123	230	480	719	935	132	240	498	739	
56	100	188	384	541	680	....	....	....	....	....	....	....	....	....	
57	103	191	389	546	685	....	....	....	....	....	....	....	....	....	
58	106	195	394	551	691	....	....	....	....	....	....	....	....	....	
59	109	199	398	555	697	....	....	....	....	....	....	....	....	....	
60	111	202	402	560	703	....	....	....	....	....	....	....	....	....	

PAID-UP VALUES.

owing the Amount of Paid-up Insurance Guaranteed on Ordinary Life (Participating and Non-participating) Policies of $1,000 Each.

AT THE END OF

2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
30	$48	$64	$88	$111	$135	$157	$179	$201	$222	$244	$266	$288	$309	$330	$351	$372	$393	$426
36	49	66	91	114	139	161	183	206	227	250	272	294	316	337	358	380	401	434
37	50	68	94	117	143	165	188	211	233	256	278	301	323	344	366	388	409	442
38	51	71	97	121	147	170	193	216	239	262	285	308	330	352	374	396	418	450
39	52	74	100	125	151	174	198	221	245	268	291	315	337	359	382	404	426	459
40	54	77	103	129	155	179	203	227	251	275	298	322	345	367	390	412	434	467
40	55	79	106	132	159	183	208	232	257	281	305	329	352	375	398	420	442	477
41	56	82	109	136	163	188	213	238	263	287	312	336	359	383	406	428	450	483
42	58	85	112	140	168	193	219	244	269	294	319	343	367	391	414	437	459	493
43	60	88	116	144	172	198	224	250	275	300	326	350	374	398	422	445	467	500
44	62	91	120	148	177	203	230	256	282	307	333	358	382	406	430	453	476	509
45	64	94	123	152	181	207	235	262	288	314	340	365	389	414	438	461	484	517
46	66	97	126	156	185	212	240	268	294	321	347	372	397	422	446	469	493	525
47	68	100	130	161	190	219	246	274	301	328	354	380	405	430	454	478	501	533
48	71	103	134	165	195	224	252	280	307	335	361	387	413	438	462	486	509	540
49	74	106	138	169	200	229	258	286	314	342	369	395	421	446	470	494	517	548
50	76	109	141	173	205	234	264	292	320	349	376	402	429	454	478	502	525	555
51	78	112	145	177	210	239	270	298	327	356	383	409	436	462	486	510	533	563
52	81	115	149	182	215	245	276	305	334	363	390	417	443	469	494	517	541	571
53	84	119	153	186	220	250	282	311	340	370	397	424	450	476	501	524	548	578
54	87	123	157	191	225	256	288	318	347	376	404	432	458	484	508	532	556	586
55	89	126	161	195	230	261	294	324	354	382	411	439	465	491	515	539	563	593
56	92	129	165	200	235	267	300	330	361	389	418	446	472	498	522	546	570	600
57	95	132	169	205	240	273	305	336	367	396	425	453	479	505	530	554	577	607
58	98	136	173	209	245	278	311	342	373	402	431	460	486	512	537	561	583	613
59	101	140	177	214	250	284	316	348	379	409	438	466	493	519	544	567	590	620
60	104	144	181	219	255	289	321	353	385	415	444	472	499	525	550	573	596	626
61	107	147	185	223	260	294	327	359	391	421	450	478	505	531	556	579	602	632
62	110	150	189	227	264	299	333	365	397	427	456	485	512	538	563	586	609	638
63	112	153	193	231	269	304	338	370	402	433	462	491	518	544	569	592	615	643
64	114	156	196	235	273	308	343	376	408	439	468	496	524	550	574	598	621	649
65	116	159	199	238	277	312	347	381	413	444	473	502	529	555	579	603	626	654
66	118	162	202	242	281	317	352	386	418	449	479	508	534	560	585	608	631	659
67	121	165	205	246	286	322	357	391	424	455	485	513	540	566	591	614	637	664
68	124	168	209	250	290	327	362	396	429	460	490	519	545	571	596	619	642	669
69	127	171	213	254	294	331	367	401	434	465	495	524	551	577	601	624	647	674
70	129	173	216	257	298	335	371	405	438	470	500	529	555	581	606	629	652	679
71	131	176	219	260	302	340	375	410	443	475	505	533	560	586	611	634	667	684
72	133	179	222	264	306	344	380	415	448	480	510	538	565	591	616	639	662	690
73	135	182	226	268	310	348	384	419	452	484	514	542	569	596	621	645	668	696
74	138	185	230	272	314	352	389	424	457	488	518	547	574	601	626	651	674	703

PAID-UP VALUES.

Showing the Amount of Paid-up Insurance Guaranteed on 20-Premiums Life (Participating and Nonparticipating) Policies of $1,000 Each.

Age at Issue.	AT THE END OF																		
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$69	$120	$170	$221	$272	$324	$374	$424	$474	$525	$576	$627	$678	$729	$781	$832	$884	[illegible]
21	70	121	171	222	273	325	375	425	475	526	577	628	679	730	782	833	884	[illegible]
22	71	122	172	223	275	327	377	427	477	528	579	630	681	732	783	834	885	[illegible]
23	72	123	173	225	276	329	378	429	479	529	581	631	682	733	784	835	886	[illegible]
24	73	124	175	226	278	330	380	431	481	531	582	632	683	734	785	836	886	937
25	74	125	177	228	280	332	382	433	483	533	584	634	685	736	786	837	887	[illegible]
26	75	126	178	229	281	333	383	434	484	534	585	635	686	737	787	837	887	[illegible]
27	76	127	179	231	283	335	385	436	486	536	587	637	687	738	788	838	888	[illegible]
28	77	128	180	232	284	336	386	437	487	537	588	638	688	739	789	839	889	[illegible]
29	78	129	181	234	286	338	388	439	489	539	589	639	689	740	790	840	889	[illegible]
30	79	131	183	236	288	340	390	441	491	541	591	641	691	741	791	840	890	940
31	80	132	184	237	289	341	391	442	492	542	592	642	692	742	791	841	890	940
32	81	133	185	238	291	342	393	443	493	543	593	643	693	743	792	841	891	940
33	82	134	186	239	292	344	394	445	495	545	594	644	694	743	793	842	891	940
34	83	136	188	240	293	345	395	446	496	546	595	645	695	744	793	842	891	940
35	84	137	190	242	295	347	397	448	498	548	597	647	696	745	794	843	892	941
36	84	138	191	243	296	348	398	449	499	549	598	647	696	745	794	843	892	941
37	85	139	192	244	297	349	399	450	500	550	599	648	697	745	794	843	892	941
38	86	130	193	245	298	350	400	451	501	550	599	649	697	745	794	843	892	941
39	87	131	194	246	299	351	401	453	502	551	600	649	697	745	794	843	892	941
40	88	142	195	248	301	353	403	454	503	552	601	650	698	746	795	843	892	941
41	88	143	196	249	302	354	404	454	503	552	601	649	697	745	794	842	891	940
42	89	144	197	250	303	355	405	455	503	552	601	649	697	745	794	842	891	940
43	90	145	198	251	304	355	405	456	504	553	601	649	697	745	793	841	890	940
44	91	146	199	252	305	356	406	456	504	553	601	649	697	744	792	841	890	940
45	92	147	201	254	306	357	407	457	505	554	602	649	697	744	792	841	890	940
46	92	147	201	254	306	357	407	456	504	553	601	648	695	742	790	839	889	939
47	93	148	202	254	306	357	407	456	504	553	600	647	694	741	789	838	888	939
48	93	148	202	255	307	357	407	456	503	552	599	646	693	740	788	837	887	938
49	94	149	203	255	307	357	407	456	503	551	598	645	691	738	786	835	886	937
50	95	150	204	256	308	358	407	456	503	550	597	644	690	737	785	834	885	937
51	95	150	204	256	307	357	406	455	502	548	595	642	688	735	783	832	883	936
52	96	150	204	256	307	357	405	454	501	547	594	640	686	732	781	830	881	935
53	96	151	204	257	307	357	405	453	499	546	592	638	684	730	778	827	879	934
54	97	151	204	257	307	357	404	452	498	544	590	635	681	727	776	825	877	933
55	98	152	205	258	307	357	404	451	497	543	588	633	679	725	773	823	875	932
56	98	152	205	257	306	356	403	449	495	540	585	630	676	721	770	819	872	930
57	98	152	205	257	306	355	402	448	494	538	583	627	672	718	766	816	869	928
58	98	153	205	257	306	355	401	447	492	536	580	624	669	714	762	812	866	926
59	98	153	205	257	306	354	400	445	490	533	577	621	665	711	758	809	863	924
60	99	154	206	257	306	354	399	444	488	531	574	617	661	706	754	805	860	922

PAID-UP VALUES.

owing the Amount of Paid-up Insurance Guaranteed on 20-Year Endowment (Participating and Non-participating) Policies of $1,000 Each.

AT THE END OF

2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
104	$163	$221	$278	$333	$388	$441	$493	$544	$594	$642	$690	$737	$782	$827	$870	$913	$954
104	163	220	277	333	387	440	492	543	593	641	689	736	781	826	870	912	954
104	163	220	277	333	387	440	492	543	593	641	689	736	781	826	870	912	954
104	163	220	277	333	387	440	492	543	593	641	689	736	781	826	870	912	954
104	163	220	277	333	387	440	492	543	593	641	689	736	781	826	870	912	954
104	163	220	277	333	387	440	492	543	593	641	689	736	781	826	870	912	954
104	162	220	276	332	386	439	491	542	592	640	688	735	780	825	869	911	953
104	162	220	276	332	386	439	491	542	592	640	688	735	780	825	869	911	953
104	162	220	276	332	386	439	491	542	592	640	688	735	780	825	869	911	953
104	162	220	276	332	386	439	491	541	591	640	688	734	780	825	869	911	953
104	162	220	276	332	386	439	491	541	591	640	688	734	780	825	869	911	953
103	162	219	275	331	385	438	490	540	591	639	687	733	779	824	868	910	953
103	162	219	275	331	385	438	490	540	590	639	687	733	779	824	868	910	953
103	162	219	275	331	385	438	490	540	590	639	687	733	779	824	868	910	953
103	162	219	275	331	385	438	489	540	590	638	686	732	778	823	867	910	953
103	162	219	275	331	385	438	489	540	589	638	686	732	778	823	867	910	953
103	161	218	275	330	384	437	488	539	589	637	686	731	777	822	866	909	952
103	161	218	275	330	384	437	488	539	589	637	685	731	777	822	866	909	952
103	161	218	275	330	384	437	487	539	588	636	685	730	776	821	866	909	952
103	161	218	275	330	384	436	487	538	588	636	684	730	776	821	865	908	952
103	161	218	275	330	384	436	487	538	587	635	683	729	775	820	865	908	952
103	161	218	274	329	383	435	486	538	586	634	682	728	774	819	864	907	951
103	161	218	274	329	383	435	486	537	585	633	681	727	773	818	863	907	951
103	161	218	274	329	383	434	485	536	584	632	680	726	772	817	862	906	951
103	161	218	274	328	382	434	485	535	583	631	679	725	771	816	861	906	950
103	161	218	274	328	382	433	484	534	582	630	677	724	770	815	860	905	950
103	160	217	273	327	381	432	483	533	581	629	676	722	768	814	859	904	950
103	160	217	273	327	380	431	482	532	580	627	674	720	766	812	858	903	949
103	160	217	272	326	379	430	481	530	578	625	672	718	764	810	856	902	948
103	160	217	272	326	378	429	479	528	576	623	670	716	762	808	854	901	947
103	160	216	271	325	377	428	477	526	574	621	668	714	760	806	852	899	946
103	159	216	271	324	376	427	475	524	572	619	665	711	757	804	850	897	945
103	159	216	270	323	375	425	473	522	570	616	662	708	754	801	848	895	944
103	159	215	269	322	374	423	471	520	567	613	659	705	751	798	845	893	943
103	159	215	268	321	372	421	469	518	564	610	656	702	748	795	842	891	942
103	159	214	267	319	370	419	467	515	561	607	653	699	745	792	839	889	940
102	158	214	267	318	369	417	465	512	558	604	649	695	741	788	836	886	939
102	158	213	266	317	368	415	463	509	555	600	645	691	737	784	832	883	937
102	158	213	265	316	366	413	461	506	552	596	641	686	732	779	828	880	935
102	157	212	264	315	364	411	458	503	548	592	637	681	727	774	824	877	933
102	157	211	263	313	362	409	455	499	544	588	632	676	722	769	819	873	931

Paid-up Values (Participating) on $1,000 Participating Policie

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$13	$ 78	$199	$317	$418	$67	$215	$479	$745	$ 949	$98	$ 266	$ 535	$ 782	$ [illegible]
21	14	81	204	323	426	68	216	480	745	949	98	266	535	781	[illegible]
22	16	84	209	329	433	69	218	482	746	949	98	265	535	781	[illegible]
23	17	87	214	336	441	70	219	483	747	949	98	265	535	781	[illegible]
24	19	90	219	342	449	71	220	484	748	949	98	265	534	781	[illegible]
25	20	93	224	349	457	71	222	486	748	950	98	265	534	781	[illegible]
26	22	96	229	356	465	72	223	487	749	950	98	265	534	781	[illegible]
27	23	99	234	363	473	73	224	488	750	950	98	265	534	780	[illegible]
28	25	102	240	370	481	74	226	489	750	950	98	265	534	780	[illegible]
29	27	106	245	377	489	75	227	491	751	950	98	265	533	780	[illegible]
30	28	109	251	384	497	76	228	492	752	950	98	264	533	780	[illegible]
31	30	112	256	391	505	77	229	493	752	950	98	264	533	779	[illegible]
32	32	116	262	398	513	77	230	494	752	950	98	264	532	779	[illegible]
33	33	119	268	405	521	78	232	495	753	950	98	264	532	779	[illegible]
34	35	123	273	413	529	79	233	496	753	950	98	264	532	778	[illegible]
35	37	127	279	420	537	80	234	497	753	950	98	264	531	778	[illegible]
36	39	130	285	428	545	81	235	498	754	950	98	264	531	777	[illegible]
37	41	134	292	435	553	81	236	499	754	950	97	263	531	777	[illegible]
38	43	138	298	442	560	82	237	500	754	950	97	263	530	776	[illegible]
39	45	142	304	449	568	83	239	500	754	950	97	263	530	776	[illegible]
40	46	146	310	456	575	84	240	501	753	949	97	263	530	775	[illegible]
41	48	150	316	464	582	85	241	502	753	949	97	263	529	774	[illegible]
42	50	154	322	471	590	85	242	502	753	949	98	263	528	773	[illegible]
43	52	158	329	477	597	86	243	502	752	948	98	263	528	772	[illegible]
44	55	162	335	484	604	87	244	503	751	948	98	263	527	771	[illegible]
45	57	166	340	491	610	88	245	503	750	948	98	263	526	770	[illegible]
46	59	170	346	497	617	88	245	502	749	947	98	262	525	768	[illegible]
47	61	174	352	504	623	89	246	502	748	946	98	262	524	767	[illegible]
48	63	178	358	510	629	90	247	501	746	946	98	262	522	765	[illegible]
49	65	182	363	516	635	90	247	501	745	945	98	261	521	763	[illegible]
50	66	185	369	522	641	91	247	500	743	944	98	261	519	761	[illegible]
51	68	189	374	528	647	91	248	499	741	943	98	260	517	758	[illegible]
52	70	193	379	534	652	92	248	498	738	942	98	259	515	756	[illegible]
53	72	196	384	540	658	92	248	497	736	941	98	259	513	753	[illegible]
54	74	200	390	545	663	93	248	496	733	939	98	258	511	750	[illegible]
55	76	203	395	551	668	93	248	494	730	938	98	258	509	746	[illegible]
56	78	207	400	556	674	....	....	....	....	....	....	....	....	....	....
57	79	210	405	561	679	....	....	....	....	....	....	....	....	....	....
58	81	214	409	566	685	....	....	....	....	....	....	....	....	....	....
59	83	217	414	570	692	....	....	....	....	....	....	....	....	....	....
60	85	221	419	575	699	....	....	....	....	....	....	....	....	....	....

id-up Values (Nonparticipating) on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
....	....	....	....	....	$29	$196	$456	$722	$943	$61	$243	$523	$775	$957
....	....	....	....	....	29	200	458	725	944	61	243	523	775	957
....	....	....	....	....	32	200	460	726	944	61	243	523	775	957
....	....	....	....	....	32	200	461	729	944	61	243	522	775	957
....	....	....	....	....	34	200	462	729	945	61	242	522	775	957
$13	$ 87	$198	$307	$480	34	204	461	731	946	61	242	522	775	957
15	90	204	315	487	33	203	463	730	943	61	242	522	774	956
16	92	208	321	493	34	203	465	730	943	61	242	521	774	956
16	94	212	327	501	34	204	466	731	944	61	240	521	774	956
16	97	217	332	508	34	205	468	732	944	61	240	520	774	956
16	99	222	340	515	34	206	469	733	945	61	240	520	773	956
17	101	227	349	523	35	206	470	734	945	61	240	520	773	956
17	104	231	355	531	35	207	472	735	946	61	240	520	773	956
17	106	236	361	538	35	208	473	736	946	61	240	520	772	956
17	109	241	369	544	35	208	475	737	946	61	240	520	772	956
18	112	246	375	552	35	209	475	738	946	61	241	519	772	956
18	114	253	382	560	35	215	477	738	946	61	241	510	772	956
18	117	257	390	567	36	212	477	739	946	61	241	519	772	955
19	120	263	398	573	36	213	479	739	947	61	240	518	771	955
20	122	268	405	579	36	214	479	740	947	61	240	518	770	955
20	124	274	412	586	36	214	480	740	947	61	240	518	770	955
21	129	281	419	593	36	216	482	741	946	60	240	517	770	955
22	131	286	426	599	36	217	483	741	946	60	239	517	769	955
23	135	292	433	606	37	219	484	740	947	60	239	516	768	954
23	137	297	440	613	37	219	484	741	946	60	238	515	768	954
24	140	303	447	619	37	219	485	741	945	60	239	515	767	954
24	143	308	453	625	37	221	485	741	946	60	238	515	766	954
25	147	314	460	630	37	220	485	740	946	60	238	514	765	953
25	150	319	466	637	37	221	486	739	945	61	239	513	764	953
26	153	325	473	642	37	223	485	738	944	61	238	512	763	952
26	156	330	479	646	38	223	486	738	943	60	237	511	761	952
27	159	336	485	653	38	224	485	736	943	60	238	510	760	951
27	162	341	492	658	38	224	484	735	942	60	236	508	758	951
28	165	347	498	662	38	223	484	733	941	60	237	507	756	950
29	168	351	503	668	39	223	482	732	942	59	236	505	754	949
29	170	356	509	673	39	223	481	729	940	60	234	503	751	948
30	173	361	515	678	39	223	480	726	939	60	232	501	748	947
30	176	365	521	682	38	223	478	724	937	60	233	499	745	945
31	179	369	525	686	39	223	478	722	937	59	232	496	742	944
32	181	373	530	690	39	222	476	719	936	60	232	499	738	944
33	184	378	534	694	39	223	474	717	934	59	230	491	734	941
34	187	382	539	698	39	222	472	712	932	59	230	488	731	940
34	189	386	544	703	39	222	471	709	930	58	229	485	726	938
34	192	390	548	708	39	221	469	704	928	59	228	482	721	936
35	194	395	553	714	39	220	466	699	925	58	227	478	716	934
35	197	399	558	720	39	219	464	694	923	59	226	475	710	931

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Policies of $1,000 Each.

ORDINARY LIFE.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
15	$46	$61	$76	$91	$110	$137	$163	$190	$209	$228	$248	$267	$286	$305	$324	$343	$362	[illegible]
16	47	62	78	93	114	141	167	194	214	233	253	272	292	311	331	350	369	[illegible]
17	48	64	80	96	117	144	171	198	218	238	258	278	298	317	337	357	376	[illegible]
18	49	65	81	98	120	148	175	203	223	243	264	284	304	324	344	363	383	[illegible]
19	50	67	83	100	124	152	180	207	228	248	269	290	310	330	350	370	390	[illegible]
20	51	68	85	102	128	156	184	212	233	254	275	295	316	337	357	377	398	[illegible]

20-PAYMENT LIFE.

15	$114	$153	$208	$257	$314	$371	$428	$486	$536	$587	$638	$689	$740	$791	$843	$895	$947	....
16	115	153	209	259	316	373	430	487	537	588	639	690	741	792	844	896	947	....
17	115	154	211	260	317	374	431	488	538	589	640	691	742	793	844	896	948	....
18	116	155	212	262	318	375	432	489	540	590	641	692	743	794	845	896	948	....
19	116	157	213	263	320	377	434	490	541	591	642	693	743	794	845	897	948	....
20	117	158	215	264	321	378	435	492	542	592	643	693	744	795	846	897	948	....

20-YEAR ENDOWMENT.

15	$147	$207	$266	$320	$377	$433	$488	$542	$592	$640	$688	$735	$782	$827	$871	$915	$958	....
16	147	207	266	320	377	433	488	542	591	640	688	735	782	827	871	915	958	....
17	147	206	265	320	377	433	488	542	591	640	688	735	781	827	871	915	958	....
18	146	206	265	320	377	433	488	542	591	640	688	735	781	827	871	915	958	....
19	146	206	265	319	376	432	487	541	591	640	688	735	781	827	871	915	958	....
20	146	206	265	319	376	432	487	541	591	640	688	735	781	826	871	915	958	....

For Paid-up Values ages 21 to 60 see Index.

PAID-UP VALUES.

owing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$ 52	$ 70	$ 87	$105	$131	$160	$188	$216	$238	$259	$280	$301	$322	$343	$364	$385	$405	$425
54	71	89	107	135	164	192	221	243	264	286	*307	329	350	371	392	412	433
55	73	91	109	139	168	197	225	248	270	292	314	335	357	378	399	420	441
56	75	93	113	143	172	201	230	253	275	298	320	342	364	385	407	428	448
58	76	95	116	146	176	206	235	258	281	304	326	349	371	392	414	435	456
59	78	98	120	150	181	211	240	264	287	310	333	355	378	400	422	443	464
60	80	100	124	154	185	215	245	269	293	316	339	362	385	407	429	451	472
62	82	102	127	159	190	220	250	275	299	322	346	369	392	415	437	459	480
63	84	105	131	163	194	225	256	280	305	329	353	376	399	422	445	467	489
65	86	108	135	167	199	230	261	286	311	335	359	383	407	430	453	475	497
66	88	112	139	171	204	235	266	292	317	342	366	390	414	437	460	483	505
68	90	115	143	176	208	240	272	298	323	348	373	398	422	445	468	491	513
69	92	119	147	180	213	246	277	304	330	355	380	405	429	453	476	499	521
71	94	122	151	185	218	251	283	310	336	362	387	412	437	461	484	507	529
72	96	126	155	190	223	256	289	316	343	369	395	420	444	468	492	514	537
74	98	130	160	194	228	262	295	322	349	376	402	427	452	476	499	522	544
76	100	134	164	199	234	267	301	329	356	383	409	434	459	483	507	530	552
77	102	137	168	204	239	273	307	335	362	390	416	442	467	491	515	538	560
79	105	141	173	209	244	279	313	341	369	396	423	449	474	498	522	545	567
81	108	145	177	214	250	285	319	348	376	403	430	456	481	506	529	552	575
83	111	149	182	219	255	290	325	354	382	410	437	463	488	513	537	560	582
85	115	153	187	224	260	296	331	360	389	417	444	470	495	520	544	567	589
87	118	157	191	229	266	302	337	366	395	423	451	477	502	527	551	574	596
89	122	162	196	234	271	307	342	372	402	430	457	484	509	534	558	581	603
91	125	166	200	239	276	313	348	378	408	436	464	490	516	541	565	588	610
92	129	170	205	244	282	318	354	384	414	443	470	497	523	547	571	594	616
94	132	173	209	249	287	324	359	390	420	449	477	503	529	554	578	601	623
96	136	177	214	253	292	329	365	396	426	455	483	510	535	560	584	607	629
98	139	181	218	258	297	334	370	401	432	461	489	516	542	567	590	613	635
00	142	185	222	262	301	339	376	407	437	467	495	522	548	573	596	619	641
02	145	188	226	267	306	344	381	412	443	472	501	528	554	579	602	625	646
04	149	192	230	271	311	349	386	418	449	478	506	534	559	584	608	630	652
06	152	196	235	276	316	354	391	423	454	484	512	539	*565	590	613	636	657
09	155	199	239	280	320	359	396	428	459	489	518	545	571	595	619	641	662
11	158	203	243	285	325	364	401	434	465	495	523	550	576	600	624	646	668
14	161	206	247	289	329	369	406	439	470	500	528	555	581	606	629	652	673
17	164	210	251	293	334	373	411	444	475	505	533	560	586	611	634	657	679
19	167	213	254	297	338	378	416	448	480	510	538	565	591	616	640	663	685
22	170	217	258	301	343	382	420	453	484	514	543	570	596	621	645	669	691
24	173	220	262	305	347	387	424	458	489	519	548	575	601	627	651	675	698
27	176	223	266	309	351	391	429	462	493	523	552	580	607	633	658	682	705
29	179	227	269	313	355	395	433	466	498	528	558	586	613	639	665	689	713
31	182	230	273	316	358	398	437	470	502	533	563	592	620	647	672	697	721
34	184	233	276	320	362	402	441	475	507	539	569	599	627	654	680	705	730
36	187	235	279	323	365	406	445	479	513	545	576	606	634	662	688	714	739

Equitable and Mutual Life $306 instead of $307.
Home Life Paid-up Insurance is participating.

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
21	$53	117	159	216	266	323	379	436	493	543	593	644	694	745	796	847	897
22	54	118	161	217	267	324	381	437	494	544	594	645	695	746	796	847	898
23	55	118	162	219	269	325	382	439	495	545	595	646	696	747	797	848	898
24	56	119	163	220	270	327	383	440	496	546	596	647	697	747	798	848	899
25	57	119	164	221	271	328	385	441	497	547	597	648	698	748	798	848	899
26	58	120	166	222	273	329	386	442	498	548	598	648	699	749	799	849	899
27	59	120	167	224	274	331	387	443	499	549	599	649	699	749	799	849	899
28	60	120	168	225	276	332	388	444	500	550	600	650	700	750	800	850	899
29	62	121	169	226	277	333	390	446	501	551	601	651	701	750	800	850	900
30	63	121	171	228	278	335	391	447	502	552	602	652	701	751	801	850	900
31	64	122	172	229	280	336	392	448	503	553	603	652	702	751	801	850	900
32	65	122	173	230	281	337	393	449	504	554	603	653	703	752	801	851	900
33	66	123	174	231	282	338	394	450	505	555	604	654	703	752	802	851	900
34	67	123	176	232	283	339	395	451	506	555	605	654	704	753	802	851	900
35	68	124	177	234	285	341	396	452	506	556	605	655	704	753	802	851	900
36	69	124	178	235	286	342	397	452	507	557	606	655	704	753	802	851	900
37	70	125	179	236	287	343	398	453	508	557	607	656	704	753	802	851	900
38	71	125	180	237	288	344	399	454	509	558	607	656	705	753	802	851	900
39	72	125	181	238	289	345	400	455	509	558	607	656	705	753	802	850	900
40	73	126	182	239	290	346	401	456	510	559	607	656	704	753	801	850	899
41	74	126	184	240	292	347	402	456	510	559	608	656	704	753	801	850	899
42	75	128	185	241	293	348	403	457	510	559	607	656	704	752	800	849	899
43	76	129	186	242	294	349	403	457	510	559	607	655	703	751	800	848	898
44	77	130	187	243	294	349	404	457	510	559	607	655	703	751	799	848	897
45	78	131	188	244	295	350	404	457	510	558	606	654	702	750	798	847	896
46	79	132	189	245	296	351	404	457	510	558	606	653	701	749	797	846	895
47	80	133	190	246	296	351	404	457	509	557	605	652	700	747	795	844	894
48	80	134	190	246	297	351	404	457	509	556	604	651	698	746	794	843	893
49	81	134	191	247	297	351	404	456	508	555	602	649	697	744	792	841	892
50	82	135	191	247	297	351	404	456	507	554	601	648	695	742	790	840	890
51	82	136	192	247	297	351	403	455	506	553	599	646	693	740	788	838	889
52	83	136	192	247	298	351	403	454	505	551	598	644	691	738	786	835	887
53	84	137	193	248	298	350	402	453	503	550	596	642	688	735	783	833	885
54	84	137	193	248	297	350	401	452	502	548	594	640	686	733	781	831	883
55	85	138	193	248	297	350	401	451	501	546	592	637	683	730	778	828	881
56	85	138	194	248	297	349	400	450	499	544	589	634	680	726	774	825	878
57	86	139	194	248	297	349	399	448	497	542	587	631	677	723	771	821	875
58	86	139	194	248	297	348	398	447	495	540	584	628	673	719	767	818	872
59	87	140	195	248	297	348	397	446	493	537	581	624	669	715	763	814	869
60	88	140	195	248	297	347	396	444	491	534	577	621	665	710	758	809	865

* Equitable and Mutual Life values begin at end of 3 years.
Home Life Paid-up Insurance is participating.

PAID-UP VALUES.

owing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF

2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
90	$146	$206	$265	$319	$376	$432	$487	$541	$591	$640	$688	$735	$781	$826	$871	$915	*$957
89	146	206	265	319	376	432	487	541	591	639	687	734	781	826	871	915	*957
89	146	206	265	319	376	432	487	541	590	639	687	734	781	826	871	914	*957
89	146	206	265	319	376	432	487	541	590	639	687	734	780	826	871	914	*957
89	146	206	265	319	376	432	486	540	590	639	687	734	780	826	870	914	*957
89	146	206	264	319	375	431	486	540	590	639	687	734	780	826	870	914	*957
89	146	206	264	318	375	431	486	540	590	638	686	733	780	825	870	914	*957
89	146	205	264	318	375	431	486	540	589	638	686	733	780	825	870	914	*957
89	146	205	264	318	375	431	486	539	589	638	686	733	779	825	870	914	957
89	146	205	264	318	375	430	485	539	589	638	686	733	779	825	870	914	957
89	146	205	264	318	374	430	485	539	588	637	685	732	779	824	869	913	957
89	145	205	264	318	374	430	485	539	588	637	685	732	778	824	869	913	957
89	145	205	263	317	374	430	484	538	588	637	685	732	778	824	869	913	957
89	145	205	263	317	374	429	484	538	587	636	684	731	778	823	868	913	*956
89	145	205	263	317	374	429	484	538	587	636	684	731	777	823	868	913	*956
89	145	205	263	317	373	429	484	537	587	635	683	731	777	823	868	912	956
89	145	205	263	317	373	429	483	537	586	635	683	730	776	822	867	912	956
89	145	204	263	316	373	428	483	537	586	635	682	729	776	822	867	912	956
89	145	204	263	316	373	428	483	536	585	634	682	729	775	821	866	911	955
89	145	204	263	316	373	428	482	536	585	633	681	728	775	820	866	911	955
89	145	204	262	316	372	428	482	535	584	633	680	727	774	820	865	910	955
89	145	204	262	316	372	427	481	535	584	632	679	726	773	819	864	910	955
89	145	204	262	316	372	427	481	534	583	631	678	725	772	818	863	909	954
89	145	204	262	315	371	426	480	533	582	630	677	724	771	817	863	908	954
89	145	204	262	315	371	426	479	532	581	629	676	723	769	816	861	907	953
89	145	204	262	315	370	425	478	531	579	627	675	721	768	814	860	906	953
90	145	204	262	314	370	424	477	530	578	626	673	720	766	813	859	905	952
90	145	204	261	314	369	423	476	528	577	624	671	718	764	811	857	904	951
90	145	204	261	313	368	422	475	527	575	622	669	716	762	809	856	903	951
90	145	203	260	312	367	421	473	525	573	620	667	714	760	807	854	901	950
90	145	203	260	312	366	419	472	523	571	618	665	711	758	805	852	900	949
90	145	203	259	311	365	418	470	521	569	616	662	709	755	802	850	898	948
90	145	202	258	310	364	417	468	519	566	613	659	706	752	799	847	896	947
90	145	202	258	309	362	415	466	517	564	610	657	703	749	796	844	894	945
90	144	201	257	308	361	413	464	515	561	607	653	699	746	793	841	891	944
90	144	201	256	307	360	412	462	512	558	604	650	696	742	789	838	889	942
90	144	201	256	306	358	410	460	510	555	601	646	692	738	785	834	886	941
90	144	200	255	305	357	408	458	507	552	597	642	687	733	781	830	883	939
90	144	200	254	304	356	406	455	504	549	593	638	683	729	776	826	879	937
90	144	200	254	303	354	404	453	501	545	589	633	677	733	771	821	875	934

*At ages 21, 22, 23, 24, 25, 26, 27, 28, 34 and 35, end of 19th year, Paid-up ues in Home Life and Mutual Life are $1,00 more.
†Equitable and Mutual Life values begin at end of 3 years.
Home Life Paid-up Insurance is participating.

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$ 36	$ 58	$ 80	$103	$125	$147	$170	$192	$214	$236	$258	$280	$302	$324	$345	$367	$389
21	37	60	83	106	129	152	174	197	220	242	265	287	309	331	353	375	398
22	39	63	86	109	133	156	179	202	225	248	271	294	316	338	361	382	404
23	41	65	89	113	136	160	184	207	231	254	277	300	323	346	368	390	412
24	43	67	92	116	140	165	189	213	237	260	284	307	330	353	376	398	420
25	45	70	95	119	144	169	194	218	242	267	290	314	338	361	384	406	429
26	46	72	98	123	148	174	199	224	248	273	297	321	345	368	392	415	437
27	48	74	101	127	152	178	204	229	254	279	304	328	352	376	400	423	445
28	50	77	104	130	157	183	209	235	260	286	311	335	360	384	408	431	454
29	52	80	107	134	161	188	214	240	266	292	317	343	367	392	416	439	462
30	54	82	110	138	165	192	219	246	273	299	324	350	375	400	424	447	471
31	57	85	113	142	170	197	225	252	279	305	331	357	383	408	432	456	479
32	58	88	117	146	174	202	230	258	285	312	339	365	390	415	440	464	487
33	60	90	120	150	179	207	236	264	292	319	346	372	398	423	448	472	496
34	63	93	124	154	183	213	241	270	298	326	353	380	406	431	456	480	504
35	65	96	127	158	188	218	247	276	305	333	360	387	413	439	464	488	512
36	67	99	131	162	193	223	253	282	311	340	367	395	421	447	472	496	520
37	69	102	134	166	197	228	259	289	318	347	375	402	429	455	480	504	528
38	72	105	138	170	202	234	265	295	325	354	382	409	436	462	487	512	536
39	74	108	142	175	207	239	271	301	331	360	389	417	444	470	495	519	543
40	77	111	146	179	212	245	276	308	338	367	396	424	451	477	502	527	551
41	79	115	149	184	217	250	282	314	344	374	403	431	458	484	510	534	558
42	82	118	153	188	222	256	288	320	351	381	410	438	465	492	517	542	566
43	84	121	157	193	227	261	294	326	357	387	417	445	472	499	524	549	573
44	87	124	161	197	232	266	300	332	363	394	423	452	479	505	531	556	579
45	89	127	165	201	237	272	305	338	369	400	430	458	486	512	538	562	586
46	92	131	169	206	242	277	311	344	375	406	436	465	492	519	544	569	592
47	94	134	172	210	246	282	316	349	381	412	442	471	499	525	551	575	598
48	97	137	176	214	251	287	321	355	387	418	448	477	505	531	557	581	605
49	99	140	179	218	255	291	326	360	393	424	454	483	511	538	563	587	611
50	101	143	183	222	260	296	331	365	398	430	460	489	517	543	569	593	616
51	103	146	186	226	264	301	336	371	404	435	466	495	523	549	575	599	622
52	106	148	190	230	268	305	341	376	409	441	471	500	528	555	580	604	627
53	108	151	193	233	272	310	346	381	414	446	477	506	534	560	586	610	633
54	110	154	196	237	277	314	351	386	419	451	482	511	539	566	591	615	638
55	112	157	200	241	281	319	355	391	424	456	487	516	544	571	596	620	643
56	115	160	203	245	285	323	360	395	429	461	492	521	549	576	601	625	648
57	117	162	206	248	289	327	365	400	434	466	497	526	554	580	606	630	653
58	119	165	209	252	293	332	369	405	439	471	502	531	559	585	611	635	658
59	121	168	212	255	296	336	373	409	443	475	506	535	563	590	616	640	664
60	123	170	215	259	300	340	377	413	447	480	510	540	568	595	621	646	670

PAID-UP VALUES.

owing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
117	$167	$218	$269	$319	$371	$422	$474	$526	$578	$630	$682	$735	$788	$840	$893	$946
118	168	219	270	321	372	424	475	527	579	631	684	736	789	841	894	947
119	169	220	271	322	374	425	477	529	581	633	685	737	789	842	894	947
120	170	221	272	324	375	427	479	530	582	634	686	738	790	842	895	947
121	171	223	274	325	377	428	480	532	583	635	687	739	791	843	895	947
121	172	224	275	326	378	430	481	533	585	637	688	740	792	844	896	947
122	173	225	276	328	379	431	483	534	586	638	689	741	793	844	896	948
123	174	226	278	329	381	433	484	536	587	639	690	742	793	845	896	948
124	175	227	279	330	382	434	486	537	589	640	691	743	794	845	897	948
125	176	228	280	332	384	435	487	538	590	641	692	744	795	846	897	948
125	177	229	281	333	385	437	488	540	591	642	693	744	795	846	897	948
126	178	230	282	334	386	438	489	541	592	643	694	745	796	847	898	948
127	179	231	284	336	387	439	491	542	593	644	695	746	796	847	898	949
128	180	233	285	337	389	440	492	543	594	645	696	746	797	847	898	949
128	181	234	286	338	390	441	493	544	595	646	696	747	797	848	898	949
129	182	235	287	339	391	443	494	545	596	647	697	747	798	848	898	949
130	183	236	288	340	392	444	495	546	597	647	698	748	798	848	898	949
131	184	236	289	341	393	445	496	547	598	648	698	748	798	848	898	948
131	184	237	290	342	394	446	497	548	598	648	698	748	798	848	898	948
132	185	238	291	343	395	447	498	548	599	649	698	748	798	848	898	948
133	186	239	292	344	396	447	498	549	599	649	698	748	798	847	897	948
133	187	240	293	345	397	448	499	549	599	649	698	748	797	847	897	948
134	188	241	294	346	398	449	499	550	599	649	698	747	797	846	896	947
135	189	242	295	347	398	449	500	550	599	649	698	747	796	846	896	947
135	189	243	295	347	399	450	500	549	599	648	697	746	795	845	895	947
136	190	243	296	348	399	450	500	549	598	647	696	745	794	844	894	946
137	191	244	296	348	399	450	500	549	598	646	695	744	793	843	893	946
137	191	244	297	348	399	449	499	548	597	645	694	742	791	841	892	945
137	191	245	297	348	399	449	498	547	596	644	692	741	790	840	891	944
138	192	245	297	348	399	448	497	546	594	642	691	739	788	838	890	943
138	192	245	297	348	398	448	496	545	593	641	689	737	786	836	888	942
138	192	245	297	348	398	447	495	543	591	639	687	735	784	834	887	941
138	192	245	296	347	397	446	494	542	589	637	684	733	782	832	885	940
138	192	245	296	347	396	445	493	540	587	635	682	730	779	830	883	939
138	192	245	296	346	395	444	491	538	585	632	679	727	776	827	880	938
139	192	244	295	345	394	442	490	536	583	629	676	724	773	824	878	936
139	192	244	295	345	393	441	488	534	580	626	673	721	770	821	875	934
139	192	244	295	344	392	440	486	532	578	623	670	717	766	817	872	933
139	192	244	294	343	391	438	484	530	575	620	666	713	762	813	869	931
139	192	244	294	342	390	436	482	527	571	616	662	708	757	809	866	928
139	192	243	293	341	388	434	479	524	568	612	657	704	753	805	862	926

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowmen Policies of $1,000 Each.

Age at Issue.	AT THE END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$147	$205	$261	$317	$371	$425	$477	$529	$579	$629	$677	$724	$771	$819	$866	$913	$957
21	147	204	261	316	371	424	477	528	579	628	677	724	771	819	866	912	956
22	147	204	261	316	371	424	477	528	579	628	677	724	771	819	866	912	956
23	147	204	261	316	371	424	477	528	579	628	677	724	770	819	866	912	956
24	147	204	261	316	370	424	476	528	578	628	676	724	770	818	866	912	956
25	147	204	260	316	370	424	476	528	578	628	676	724	770	818	866	912	956
26	147	204	260	316	370	424	476	527	578	627	676	723	770	818	865	912	956
27	147	204	260	315	370	423	476	527	578	627	676	723	770	818	865	912	956
28	146	204	260	315	370	423	476	527	577	627	675	723	769	818	865	912	956
29	146	204	260	315	370	423	475	527	577	627	675	723	769	817	865	912	956
30	146	203	260	315	369	423	475	527	577	626	675	722	769	817	865	911	956
31	146	203	260	315	369	422	475	526	577	626	675	722	769	817	864	911	956
32	146	203	259	315	369	422	475	526	576	626	674	722	768	817	864	911	956
33	146	203	259	314	369	422	474	526	576	625	674	721	768	816	864	911	956
34	146	203	259	314	368	422	474	525	576	625	674	721	768	816	864	911	956
35	146	203	259	314	368	421	474	525	575	625	673	721	767	816	863	910	955
36	146	203	259	314	368	421	473	525	575	624	673	720	767	815	863	910	955
37	146	203	259	314	368	421	473	524	574	624	672	720	766	815	863	910	955
38	146	202	258	313	367	421	473	524	574	623	672	719	766	814	862	909	955
39	145	202	258	313	367	420	472	523	574	623	671	719	765	814	862	909	954
40	145	202	258	313	367	420	472	523	573	622	671	718	765	813	861	909	954
41	145	202	258	313	367	420	472	523	573	622	670	717	764	812	860	908	954
42	145	202	258	313	367	419	471	522	572	621	669	716	763	812	860	907	954
43	145	202	258	313	366	419	471	521	571	620	668	715	762	811	859	907	953
44	145	202	258	312	366	418	470	521	570	619	667	714	761	810	858	906	953
45	145	202	258	312	365	418	469	520	569	618	666	713	760	809	857	905	952
46	145	202	257	312	365	417	468	519	568	617	664	712	759	807	856	904	952
47	145	202	257	311	364	416	467	517	567	615	663	710	757	806	854	903	951
48	145	201	256	310	363	415	466	516	565	613	661	708	755	804	853	902	950
49	145	201	256	310	362	414	465	514	563	611	659	706	753	802	851	901	950
50	145	201	255	309	361	413	463	513	561	609	657	704	751	800	849	899	949
51	144	200	255	308	360	411	461	511	559	607	655	702	749	798	847	898	948
52	144	200	254	307	359	410	460	509	557	605	652	699	746	796	845	896	947
53	144	199	253	306	358	408	458	507	555	602	650	697	744	793	843	894	946
54	143	199	252	305	356	407	456	505	552	600	647	694	741	790	840	892	944
55	143	198	252	304	355	405	454	502	550	597	643	690	737	787	837	889	943

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$33	$81	$200	$314	$421	$76	$185	$460	$730	$946	$136	$256	$535	$783	$959
34	83	204	321	429	78	185	460	731	946	135	255	534	782	959
35	85	209	327	437	76	188	463	725	947	135	255	534	782	958
36	87	214	334	445	78	187	462	735	948	134	254	533	782	958
37	89	217	341	453	77	187	464	734	948	134	253	533	781	958
38	92	224	348	462	78	189	466	736	947	133	253	532	782	958
39	94	228	355	470	77	189	467	737	946	132	252	532	781	958
40	96	234	362	478	79	191	462	737	947	132	251	531	780	958
41	98	239	369	486	80	193	468	739	947	131	250	530	780	958
42	101	244	376	494	79	192	471	717	947	130	250	530	779	958
40	101	248	383	502	80	193	471	740	947	130	249	528	779	958
40	103	253	390	510	81	194	472	741	949	129	248	528	778	957
42	106	258	398	518	82	193	474	742	947	128	248	528	778	956
43	108	264	405	526	83	197	475	742	947	127	247	527	777	957
44	111	270	412	534	83	198	476	741	947	126	246	526	777	957
45	113	275	419	542	85	198	476	743	949	125	245	525	776	957
46	116	281	427	549	83	199	479	742	948	125	244	524	775	956
47	118	287	434	556	86	201	479	743	947	124	243	524	774	956
48	121	292	441	564	87	202	480	742	948	122	243	523	773	956
49	124	298	448	571	89	204	480	742	947	122	242	522	772	956
50	126	303	454	578	90	204	481	742	947	121	241	521	772	955
52	130	309	461	585	90	206	482	740	946	120	239	519	770	955
55	133	315	468	591	90	205	481	740	945	120	.....	518	769	954
57	137	320	474	598	92	207	482	740	946	119	238	517	767	954
59	140	325	480	604	92	208	482	739	945	118	237	515	766	953
61	144	331	486	610	94	208	481	737	944	117	236	512	764	952
63	147	336	492	616	94	209	481	735	944	116	235	512	762	951
65	150	341	498	622	94	210	480	734	943	115	234	510	760	951
63	153	346	504	628	96	209	480	732	942	114	233	507	757	950
69	156	351	509	633	96	210	479	731	941	113	231	505	754	949
71	159	356	515	638	96	211	477	728	940	112	230	503	752	948
73	162	361	520	643	97	210	476	726	939	111	229	500	749	947
75	165	365	525	648	97	211	475	722	938	110	227	497	745	945
77	168	370	530	653	98	210	473	721	936	110	226	494	741	945
78	171	374	535	658	98	211	471	716	935	109	225	491	738	943
80	174	379	540	663	97	211	470	714	931	.....	.....	.....	.....	.....
82	177	383	545	668	99	210	468	709	931	.....	.....	.....	.....	.....
84	180	387	549	674	99	210	464	700	927	.....	.....	.....	.....	.....
84	183	391	553	680	100	210	464	700	927	.....	.....	.....	.....	.....
87	185	395	558	687	99	211	461	696	925	.....	.....	.....	.....	.....

PAID-UP VALUES.

Showing the Amount of Paid-up Nonparticipating Insurance G
anteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$ 46	$ 70	$ 92	$114	$136	$160	$184	$207	$229	$250	$272	$294	$318	$339	$358	$381	[illegible]
22	47	71	94	116	139	163	188	212	234	256	279	301	324	346	366	388	[illegible]
23	48	73	96	119	142	166	192	217	240	262	286	308	331	353	374	396	[illegible]
24	50	75	98	122	145	170	196	222	246	269	293	315	338	360	382	404	[illegible]
25	52	77	101	125	148	174	200	227	252	276	300	322	345	368	391	412	[illegible]
26	54	79	103	128	151	178	204	231	258	283	306	329	352	376	399	420	[illegible]
27	56	81	106	131	154	182	208	235	263	290	313	336	359	384	407	428	[illegible]
28	58	83	108	134	158	186	212	239	268	297	320	343	367	392	415	436	[illegible]
29	60	85	111	137	162	190	216	244	273	303	327	351	375	400	423	444	[illegible]
30	62	88	113	140	166	194	220	249	279	309	334	358	383	408	431	453	[illegible]
31	64	90	115	143	170	199	225	255	285	316	342	366	390	415	439	461	[illegible]
32	65	92	118	146	174	203	230	261	291	322	349	374	397	423	447	469	[illegible]
33	67	94	121	149	178	207	235	267	297	328	356	382	404	430	455	477	[illegible]
34	69	96	124	152	182	211	241	274	303	334	363	389	412	438	463	485	[illegible]
35	71	98	127	155	186	215	247	281	309	340	370	396	420	446	471	493	[illegible]
36	72	100	130	159	190	220	253	287	315	346	377	403	428	453	479	501	[illegible]
37	75	103	133	163	195	225	258	292	321	352	383	410	436	462	486	509	[illegible]
38	77	106	136	167	200	230	263	297	327	358	389	417	444	468	493	517	[illegible]
39	78	109	139	171	204	235	268	302	333	364	395	424	452	476	500	525	[illegible]
40	80	112	143	175	208	240	273	307	339	370	401	431	460	484	507	533	[illegible]
41	82	115	147	179	212	245	279	313	345	377	408	438	467	491	514	541	[illegible]
42	83	118	151	183	216	250	285	319	351	383	414	445	474	498	521	548	[illegible]
43	85	121	154	187	220	255	291	325	357	389	421	452	481	505	528	555	[illegible]
44	87	123	157	191	224	259	296	331	363	395	427	459	488	512	535	562	[illegible]
45	89	125	160	194	228	263	301	336	369	401	433	465	494	518	542	569	[illegible]
46	91	127	163	198	232	268	306	341	375	407	439	471	500	525	549	575	[illegible]
47	93	129	165	201	236	272	311	346	380	413	445	476	506	531	556	581	[illegible]
48	95	131	168	204	240	277	316	351	385	419	451	482	512	538	562	587	[illegible]
49	97	133	171	207	244	282	320	356	390	424	457	488	517	544	568	592	[illegible]
50	99	135	174	211	248	286	324	361	395	429	462	493	523	550	574	598	[illegible]
51	101	138	177	215	252	290	329	366	400	434	467	499	529	556	580	604	[illegible]
52	103	141	180	218	256	294	333	371	405	439	472	505	535	562	586	610	[illegible]
53	104	144	183	222	259	298	341	375	410	444	477	510	541	568	592	615	[illegible]
54	105	146	186	225	262	302	345	379	415	449	482	516	546	573	597	620	[illegible]
55	106	148	189	228	265	306	349	383	420	454	487	521	552	578	602	625	[illegible]
56	108	150	192	232	269	310	353	387	425	459	493	526	557	583	607	630	[illegible]
57	109	152	195	236	273	314	357	391	429	464	498	532	562	587	612	635	[illegible]
58	111	154	198	240	277	318	361	395	433	469	503	537	567	591	617	640	[illegible]
59	112	156	201	244	282	322	364	399	437	473	508	542	571	595	622	645	[illegible]
60	113	158	203	247	287	326	368	403	441	477	513	547	575	599	627	649	[illegible]

PAID-UP VALUES.

wing the Amount of Paid-up Nonparticipating Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each

AT END OF									
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
114	$163	$212	$261	$311	$362	$412	$463	$734	$940
114	163	212	262	312	363	413	463	735	940
114	164	213	263	313	364	414	464	736	940
114	165	214	264	314	365	415	465	737	940
115	166	215	265	315	366	416	466	738	940
115	166	215	266	316	367	417	468	738	940
116	167	216	267	317	368	418	469	739	941
117	167	217	268	318	369	419	471	739	942
118	168	218	269	319	370	420	472	740	943
119	169	219	270	320	371	421	473	740	944
119	169	219	270	320	371	422	474	741	944
120	170	220	270	321	372	422	475	741	943
120	170	220	271	321	373	423	476	742	943
121	170	221	271	322	373	424	476	742	943
122	171	222	272	323	374	425	477	743	942
122	171	222	273	325	376	425	477	743	942
122	172	223	274	326	377	426	478	743	942
122	172	224	275	327	378	427	478	743	942
122	173	225	276	328	379	428	478	743	942
122	174	226	277	329	379	429	479	743	942
122	174	226	277	329	379	429	479	743	941
122	175	227	278	329	380	430	480	743	941
122	175	227	278	329	380	430	480	743	940
122	175	228	279	329	380	431	481	743	939
123	176	229	280	330	381	431	481	743	938
123	176	229	280	330	381	430	480	742	937
124	176	229	280	330	380	430	480	740	936
124	176	229	280	330	380	429	479	738	935
125	177	229	280	330	379	429	478	736	934
126	177	229	279	330	379	428	477	734	933
126	177	229	279	330	378	427	476	733	932
125	177	230	279	330	378	426	475	731	931
125	177	230	279	330	377	425	473	729	930
125	177	230	279	329	377	424	471	727	929
124	177	230	279	329	376	422	469	725	928
124	177	229	279	328	375	421	467	722	927
124	176	229	278	327	374	420	466	718	926
124	176	229	278	326	373	419	465	713	925
124	176	229	277	325	372	418	464	708	923
124	176	229	277	324	371	417	463	703	921

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF															
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
21	$139	$195	$250	$304	$361	$415	$470	$522	$576	$628	$683	$735	$782	$827	$871	$912
22	139	195	250	304	361	415	470	522	576	628	683	735	782	827	871	912
23	139	195	250	304	361	415	470	522	576	628	683	735	782	827	871	912
24	139	195	250	304	361	415	470	522	576	628	683	735	782	827	871	912
25	139	195	250	304	361	415	470	522	576	628	683	735	782	827	871	912
26	138	194	249	303	360	414	469	521	575	627	682	734	782	827	871	912
27	138	194	249	303	360	414	469	521	575	627	682	734	782	827	871	912
28	138	194	249	303	360	414	469	521	575	627	682	734	782	827	871	912
29	138	194	249	303	360	414	469	520	575	627	682	734	782	827	870	912
30	138	194	249	303	359	413	468	520	575	627	682	734	781	826	870	912
31	137	193	248	302	359	413	468	520	574	626	681	733	781	826	870	912
32	137	193	248	302	359	413	468	520	574	626	681	733	781	826	870	912
33	137	193	248	302	359	413	468	520	574	626	681	733	781	826	870	912
34	137	193	248	302	358	412	467	520	574	626	681	733	781	826	870	912
35	137	193	248	302	358	412	467	520	574	626	681	733	781	826	870	912
36	136	192	247	301	358	411	466	519	573	625	680	732	781	825	869	911
37	136	192	247	301	357	411	466	519	573	625	679	731	780	824	868	911
38	136	192	247	301	357	410	465	519	572	624	678	730	779	823	867	910
39	136	192	247	301	357	410	465	518	572	624	677	729	778	822	866	910
40	136	192	246	301	356	409	464	518	571	623	676	728	777	821	866	909
41	135	191	246	300	356	409	464	517	570	622	675	727	776	820	865	909
42	135	191	246	300	356	409	463	517	569	621	674	726	775	818	864	908
43	135	191	246	300	355	408	463	516	568	620	673	725	774	817	863	907
44	135	191	245	300	355	408	462	515	567	619	672	724	772	816	862	906
45	135	191	245	300	354	407	462	514	566	618	670	722	770	815	861	906
46	134	190	245	299	352	406	461	513	564	616	668	720	768	813	859	904
47	134	190	244	298	351	405	460	511	562	614	666	718	766	811	857	903
48	134	190	244	297	350	404	459	509	560	612	664	716	764	809	855	902
49	134	189	243	296	349	403	457	507	558	610	662	714	762	807	853	900
50	134	189	243	295	348	401	456	505	556	608	660	712	760	805	851	899
51	133	189	242	294	347	400	454	503	554	606	658	710	757	802	849	898
52	133	188	242	293	346	399	452	501	552	604	656	707	754	800	847	896
53	133	188	241	292	345	397	450	499	550	601	653	704	751	797	845	894
54	132	187	240	291	344	396	448	497	548	598	650	701	748	795	843	892
55	132	187	239	290	343	395	446	495	545	595	647	698	745	793	840	890

PAID-UP VALUES.

owing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Annual Dividend Policies of $1,000 Each.

AT END OF

2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$23	$47	$ 70	$ 93	$117	$140	$163	$186	$210	$233	$256	$279	$302	$324	$347	$369	$391	$413	$436
23	48	72	96	119	143	167	191	214	238	261	285	308	331	354	377	399	421	433
24	49	74	98	122	147	171	195	219	243	267	291	314	338	361	384	407	429	441
25	50	75	100	125	150	175	199	224	248	273	297	321	345	368	391	414	437	449
25	52	77	103	128	153	179	204	229	254	279	303	327	351	375	399	422	445	457
26	53	79	105	131	157	183	208	234	259	284	309	334	358	383	406	430	453	465
26	54	81	108	134	161	187	213	239	265	290	316	341	365	390	414	438	461	473
27	55	83	110	137	164	191	218	244	270	296	322	347	373	397	422	446	469	481
28	57	85	113	140	168	195	223	249	276	302	329	354	380	405	429	454	478	489
28	58	87	115	144	172	200	227	255	282	309	335	361	387	412	437	462	486	497
29	60	89	118	147	176	204	232	260	288	315	342	368	394	420	445	470	494	505
30	61	91	121	150	179	208	237	265	293	321	348	375	401	427	453	478	502	513
31	62	93	124	154	183	213	242	271	299	327	355	382	409	435	460	485	510	521
31	64	95	126	157	187	218	247	277	305	334	362	389	416	442	468	493	518	529
32	65	97	129	160	191	222	252	282	311	340	369	396	423	450	476	501	526	537
33	67	100	132	164	196	227	258	288	318	347	375	403	431	457	483	509	533	545
34	68	102	135	168	200	231	263	293	324	353	382	410	438	465	491	516	541	553
34	70	104	138	171	204	236	268	299	330	360	389	417	445	472	498	524	548	560
35	72	107	141	175	208	241	273	305	336	366	395	424	452	479	505	531	556	568
36	73	109	144	179	213	246	279	311	342	372	402	431	459	486	512	538	563	575
37	75	111	147	182	217	251	284	316	348	379	408	437	466	493	519	545	570	582
38	77	114	150	186	221	256	289	322	354	385	415	444	472	500	526	552	577	590
39	78	116	153	190	226	260	294	327	359	391	421	450	479	506	533	559	584	597
40	80	119	157	194	230	265	299	333	365	397	427	457	485	513	540	565	590	604
40	82	121	160	197	234	270	304	338	371	402	433	463	491	519	546	572	597	610
41	83	123	163	201	238	274	309	343	376	408	439	469	497	525	552	578	603	617
42	85	126	165	204	242	278	314	348	381	413	444	474	503	531	558	584	609	623
43	87	128	168	207	246	282	318	353	386	419	450	480	509	537	564	590	615	629
44	88	130	171	211	249	287	323	358	391	424	455	485	515	543	570	596	621	635
45	90	132	174	214	253	291	327	362	396	429	460	491	520	548	575	601	626	641
46	90	134	176	217	257	295	331	367	401	434	466	496	525	553	581	606	631	647
46	91	136	179	220	260	299	336	371	406	439	471	501	531	559	586	612	636	652
47	93	138	182	223	264	302	340	376	410	444	476	506	536	564	591	617	641	658
48	94	141	184	226	267	306	344	380	415	448	480	511	540	568	595	621	646	663
49	96	143	187	229	270	310	348	384	419	453	485	516	545	573	600	626	651	668
49	97	145	189	232	274	314	352	388	424	457	489	520	549	577	604	630	656	674
50	98	147	191	235	277	317	356	393	428	461	494	524	554	582	609	635	661	679
51	100	148	194	238	280	321	359	396	432	465	498	528	558	586	613	640	666	685
51	101	150	196	241	284	324	363	400	436	469	502	532	562	590	618	645	671	692
52	102	152	199	244	287	327	366	404	439	473	505	536	566	595	623	650	677	699

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Annual Dividend
Policies of $1,000 Each.

Age of Issue.	AT END OF																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$53	$108	$162	$216	$272	$327	$382	$437	$492	$548	$604	$661	$717	$774	$831	$885	$945	[illegible]
22	54	108	162	217	272	327	382	437	492	549	605	661	717	774	831	886	944	[illegible]
23	54	108	163	218	272	328	383	438	493	550	605	662	717	774	830	886	943	[illegible]
24	54	109	163	219	273	328	384	439	494	550	605	662	717	774	830	885	942	[illegible]
25	55	110	164	220	273	329	384	440	495	551	606	662	718	774	829	885	941	[illegible]
26	55	110	165	220	274	330	385	440	496	551	607	662	718	773	829	884	939	[illegible]
27	56	110	165	220	275	330	385	440	496	551	608	662	718	773	828	883	938	[illegible]
28	56	111	166	221	276	331	386	441	496	552	607	662	717	773	827	882	936	[illegible]
29	56	111	166	221	276	331	387	442	496	552	606	662	716	772	826	880	935	[illegible]
30	56	112	167	222	277	332	387	442	496	552	606	662	716	771	825	879	934	[illegible]
31	56	112	167	223	278	332	387	442	497	552	606	661	715	770	824	878	933	[illegible]
32	56	113	168	223	279	333	387	443	498	551	606	661	714	768	823	877	931	[illegible]
33	56	113	169	223	279	334	388	443	498	551	606	661	714	767	822	875	929	[illegible]
34	56	113	169	223	279	334	388	443	498	551	606	660	713	766	821	874	927	[illegible]
35	57	113	169	223	280	334	389	443	498	551	605	659	712	765	819	872	926	[illegible]
36	57	114	169	224	280	334	389	443	498	551	604	659	711	765	818	870	924	[illegible]
37	57	114	169	224	280	335	390	443	497	550	603	658	710	764	817	868	922	[illegible]
38	57	114	169	224	280	335	390	444	497	550	602	657	710	762	815	866	920	[illegible]
39	57	114	169	225	280	335	389	444	497	549	601	656	709	760	813	864	918	[illegible]
40	58	114	169	225	281	335	388	443	496	548	600	654	707	758	811	862	916	[illegible]
41	58	115	169	226	281	335	388	443	495	547	599	653	705	756	809	860	913	[illegible]
42	58	115	170	226	281	335	387	442	494	546	597	651	703	755	807	858	911	[illegible]
43	58	115	170	226	280	335	387	441	493	545	596	649	701	753	805	856	909	[illegible]
44	58	115	170	226	280	334	387	440	492	545	595	648	699	751	802	854	907	[illegible]
45	58	115	171	226	280	334	386	440	491	544	594	646	697	748	799	851	904	[illegible]
46	58	115	171	226	280	334	386	439	489	542	593	644	695	745	796	848	901	[illegible]
47	58	115	171	226	280	333	385	438	488	540	592	642	692	743	793	845	899	[illegible]
48	57	115	171	227	279	333	385	437	487	538	590	639	689	740	790	842	896	[illegible]
49	57	114	171	226	278	332	384	436	485	536	587	635	686	736	787	839	894	[illegible]
50	57	114	170	225	277	331	382	434	483	534	583	632	682	732	784	836	891	[illegible]
51	57	114	170	224	276	330	380	432	481	531	579	629	678	728	780	833	888	[illegible]
52	57	114	169	223	275	329	378	430	479	528	576	626	675	724	776	830	885	[illegible]
53	56	113	169	223	275	328	377	428	477	525	573	623	671	720	773	826	882	[illegible]
54	56	113	169	223	274	327	375	426	476	522	570	620	668	716	770	822	878	[illegible]
55	56	113	169	222	272	325	374	424	474	519	567	616	665	712	766	819	874	[illegible]
56	56	113	169	222	272	323	373	422	471	515	564	612	662	708	761	815	870	[illegible]
57	56	112	169	221	272	322	372	420	467	512	561	607	658	704	756	810	866	[illegible]
58	56	112	169	220	272	320	371	418	463	509	558	602	653	699	751	804	862	[illegible]
59	55	112	169	219	271	319	370	417	460	506	555	597	648	694	746	798	857	[illegible]
60	55	112	168	218	270	318	368	416	457	504	550	592	643	689	741	792	852	[illegible]

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Annual Dividend Policies of $1,000 Each.

AT END OF																		
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
91	$151	$210	$267	$323	$378	$433	$486	$537	$588	$638	$687	$735	$782	$827	$871	$915	$958
91	150	209	266	323	377	432	485	537	588	637	687	735	781	826	871	915	958
91	150	209	266	322	377	431	485	537	588	637	687	734	781	826	871	915	958
90	150	208	265	321	377	431	484	536	587	637	686	734	781	826	871	915	957
89	149	207	264	321	376	431	484	536	586	637	685	733	781	826	871	915	957
89	148	207	264	320	375	430	483	535	586	636	685	733	780	826	871	914	957
88	148	206	263	319	375	429	482	535	585	636	685	733	779	825	870	914	957
87	147	205	262	319	374	429	482	534	584	635	684	732	779	825	870	914	957
87	146	204	262	318	373	428	481	533	584	635	683	731	779	825	870	914	957
86	145	203	261	317	373	427	480	533	584	634	683	731	778	825	870	914	957
85	144	203	260	317	372	427	479	532	583	633	683	731	778	824	869	913	957
84	144	202	260	316	371	426	479	531	582	633	682	730	777	823	869	913	957
83	143	201	259	315	371	425	478	531	582	632	681	730	776	823	868	913	956
83	142	201	258	314	370	424	477	530	581	631	680	729	776	822	867	913	956
82	142	200	257	313	369	423	477	529	580	630	679	728	775	822	867	912	956
81	141	199	256	312	368	422	476	528	579	629	679	728	774	821	867	912	956
80	140	198	255	311	367	421	476	528	579	629	678	727	774	820	866	911	956
79	140	197	255	311	367	421	475	527	578	628	677	726	773	820	866	910	955
79	139	196	254	310	366	420	473	525	577	627	676	725	772	819	865	910	955
78	137	195	254	310	365	419	472	524	576	626	675	724	771	818	864	909	955
77	137	195	253	309	365	418	471	523	575	625	674	723	770	817	863	909	954
77	136	194	252	308	364	417	470	522	574	624	673	722	769	816	862	908	954
76	134	194	251	307	362	416	469	521	572	622	672	721	768	815	862	908	954
75	134	193	249	306	360	415	468	519	571	621	670	719	767	814	861	907	953
74	133	192	248	305	359	414	466	518	569	619	668	717	765	812	859	906	953
73	132	190	247	304	358	412	464	517	567	617	666	715	763	810	858	905	952
72	131	189	246	303	356	410	463	515	565	615	664	713	761	808	856	903	951
71	130	188	245	301	355	408	461	512	563	613	661	710	758	806	854	902	951
70	129	187	243	300	353	406	459	510	561	610	659	708	756	804	853	901	950
69	128	185	242	298	351	404	457	507	558	608	656	705	753	802	850	899	949
68	127	184	240	296	349	402	454	505	555	605	654	702	750	799	847	897	948
67	126	183	239	294	347	400	452	503	552	602	651	698	747	796	845	895	946
66	125	182	238	292	346	398	450	500	549	599	648	695	744	793	842	893	944
65	124	181	236	290	344	396	447	497	546	596	644	692	741	790	839	891	943
64	123	180	234	289	342	393	445	495	543	592	640	688	737	785	836	888	942

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guara on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF															
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	
21	$ 0	$14	$ 36	$ 59	$ 81	$106	$130	$155	$179	$204	$228	$252	$276	$299	$323	
22	0	16	38	61	84	109	134	159	184	209	233	258	282	306	329	
23	0	17	40	64	87	112	138	163	189	214	238	263	288	312	336	
24	0	19	42	66	90	116	142	168	193	219	244	269	294	318	343	
25	0	20	44	69	93	119	146	172	198	224	249	275	300	325	349	
26	0	22	47	71	96	123	150	176	203	229	255	281	306	331	356	
27	0	23	49	74	99	127	154	181	208	234	260	287	312	338	363	
28	0	25	51	77	102	130	158	185	213	240	266	293	319	344	370	
29	0	27	53	79	106	134	162	190	218	245	272	298	325	351	377	
30	1	28	55	82	109	138	166	195	223	251	278	305	332	358	384	
31	2	30	58	85	112	142	171	200	228	256	284	311	338	365	391	
32	3	32	60	88	116	146	175	204	232	262	290	318	345	372	398	
33	4	33	62	91	119	150	180	209	239	268	296	324	352	379	405	
34	6	35	65	94	123	154	184	214	244	273	302	331	359	386	413	
35	7	37	67	97	127	158	189	220	250	279	309	337	366	393	420	
36	8	39	70	100	130	162	194	225	255	285	315	344	373	400	428	
37	9	41	72	103	134	167	199	230	261	292	322	351	380	408	435	
38	10	43	75	106	138	171	203	235	267	298	328	358	386	415	442	
39	11	45	77	110	142	175	208	241	273	304	334	364	393	422	449	
40	13	46	80	113	146	180	213	246	279	310	341	371	400	429	456	
41	14	48	83	116	150	184	219	252	284	316	347	378	407	436	464	
42	15	50	85	120	154	189	224	257	290	322	354	384	414	443	471	
43	16	52	88	123	158	194	229	263	296	329	360	391	421	449	477	
44	17	55	91	127	162	198	234	268	302	335	366	397	427	456	484	
45	19	57	94	130	166	203	239	273	307	340	372	404	434	463	491	
46	20	59	97	134	170	207	243	279	313	346	378	410	440	469	497	
47	21	61	99	137	174	212	248	284	318	352	384	416	446	476	504	
48	22	63	102	140	178	216	253	289	324	358	390	422	452	482	510	
49	24	65	105	144	182	220	258	294	329	363	396	428	458	488	516	
50	25	66	107	147	185	224	262	299	334	369	402	434	464	494	522	
51	26	68	110	150	189	228	267	304	339	374	407	439	470	500	528	
52	27	70	112	153	193	232	271	308	344	379	413	445	476	506	534	
53	28	72	115	156	196	237	276	313	350	384	418	450	481	511	540	
54	29	74	117	159	200	241	280	318	354	390	423	456	487	517	545	
55	30	76	120	162	203	245	284	323	359	395	429	461	492	522	551	
56	31	78	122	165	207	249	289	327	364	400	434	466	498	527	556	
57	33	79	125	168	210	252	293	332	369	405	439	472	503	532	561	
58	34	81	127	171	214	256	297	336	374	409	444	476	508	537	566	
59	35	83	129	174	217	260	301	340	378	414	448	481	512	542	570	
60	36	85	132	177	221	264	305	345	382	419	453	486	517	547	575	
61	37	86	134	180	224	267	309	349	387	423	457	490	522	552	581	
62	38	88	136	183	227	271	313	353	391	427	461	495	526	557	586	
63	39	90	139	185	230	274	316	356	395	431	466	499	531	562	592	
64	40	91	141	188	233	278	320	360	398	435	470	504	537	569	599	
65	41	93	143	191	236	281	323	363	402	439	475	510	543	575	606	

*Germania Life values begin at end of 3 years.

PAID-UP VALUES.

ng the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF

2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	19 Years.
$68	$117	$167	$216	$269	$322	$375	$428	$480	$533	$586	$639	$692	$745	$949
69	118	168	218	270	323	376	429	482	535	588	640	693	746	949
70	119	169	219	272	325	377	430	483	536	589	642	694	747	949
71	120	170	220	273	326	379	432	484	537	590	643	695	748	949
71	121	171	222	275	327	380	433	486	538	591	644	696	748	950
72	122	173	223	276	329	382	434	487	540	592	645	697	749	950
73	123	174	224	277	330	383	436	488	541	593	645	698	750	950
74	124	175	226	279	331	384	437	489	542	594	646	698	750	950
75	125	176	227	280	333	385	438	491	543	595	647	699	751	950
76	126	177	228	281	334	387	439	492	544	596	648	700	752	950
77	127	178	229	282	335	388	441	493	545	597	649	701	752	950
77	128	179	230	284	337	389	442	494	546	598	650	701	752	950
78	129	181	232	285	338	390	443	495	547	599	650	702	753	950
79	130	182	233	286	339	392	444	496	548	600	651	702	753	950
80	131	183	234	287	340	393	445	497	549	600	652	703	753	950
81	132	184	235	288	341	394	446	498	550	601	652	703	754	950
81	133	185	236	289	342	395	447	499	550	602	652	703	754	950
82	134	186	237	291	343	396	448	500	551	602	653	703	754	950
83	135	187	239	292	345	397	449	500	552	602	653	703	754	950
84	136	188	240	293	346	398	450	501	552	603	653	703	753	949
85	137	189	241	294	347	399	450	502	552	603	653	703	753	949
85	138	190	242	295	348	400	451	502	553	603	653	703	753	949
86	139	191	243	296	348	400	452	502	553	603	653	702	752	948
87	140	192	244	297	349	401	452	503	553	603	652	702	751	948
88	141	193	245	298	350	401	452	503	553	602	651	701	750	948
88	141	194	245	298	350	401	452	502	552	601	651	700	749	947
89	142	195	246	299	350	402	452	502	552	601	650	699	748	946
90	143	195	247	299	351	402	452	501	551	600	648	697	746	946
90	143	196	247	299	351	401	451	501	550	598	647	696	745	945
91	144	196	247	299	351	401	451	500	549	597	645	694	743	944
91	144	197	248	300	351	401	450	499	548	596	644	692	741	943
92	145	197	248	300	350	400	449	498	546	594	642	690	738	942
92	145	197	248	300	350	400	449	497	545	592	640	687	736	941
93	146	198	248	299	350	399	448	496	543	590	637	685	733	939
93	146	198	248	299	349	398	447	494	541	588	635	682	730	938
94	146	198	248	299	349	397	445	493	539	586	632	679	727	936
94	147	198	249	299	348	397	444	491	537	583	629	676	723	935
94	147	199	249	299	348	396	443	489	535	580	626	672	719	933
95	148	199	249	299	347	395	441	487	532	577	622	668	715	931
95	148	199	249	298	347	394	440	485	530	574	619	664	711	928
96	148	199	249	298	346	393	438	483	527	571	615	660	706	926
96	149	200	249	298	345	391	436	480	524	567	611	655	702	923
97	149	200	249	297	344	390	434	478	521	564	607	651	697	920
97	150	200	249	297	344	389	433	475	518	560	603	647	693	917
98	150	200	249	297	343	387	431	473	516	558	600	644	689	914

ermania Life values begin at end of 3 years.

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF															
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.
21	$41	$98	$155	$211	$266	$321	$376	$430	$483	$535	$586	$636	$686	$734	$781	[illegible]
22	41	98	155	210	265	321	376	430	483	535	586	636	685	734	781	[illegible]
23	41	98	155	210	265	321	376	430	483	535	586	636	685	734	781	[illegible]
24	41	98	155	210	265	321	376	429	482	534	586	636	685	733	781	[illegible]
25	41	98	154	210	265	321	375	429	482	534	585	636	685	733	781	[illegible]
26	41	98	154	210	265	320	375	429	482	534	585	635	685	733	781	[illegible]
27	41	98	154	210	265	320	375	429	482	534	585	635	684	733	780	[illegible]
28	41	98	154	210	265	320	375	429	482	534	584	635	684	733	780	[illegible]
29	41	98	154	210	265	320	375	428	481	533	584	635	684	732	780	957
30	41	98	154	210	264	320	374	428	481	533	584	634	684	732	780	957
31	41	98	154	210	264	320	374	428	481	533	584	634	683	732	779	957
32	41	98	154	209	264	320	374	428	480	532	583	634	683	731	779	[illegible]
33	41	98	154	209	264	319	374	427	480	532	583	633	683	731	779	[illegible]
34	41	98	154	209	264	319	374	427	480	532	583	633	682	731	778	[illegible]
35	41	98	154	209	264	319	373	427	480	531	582	633	682	730	778	957
36	41	98	154	209	264	319	373	427	479	531	582	632	681	730	777	957
37	41	97	154	209	263	319	373	426	479	531	582	632	681	729	777	956
38	41	97	153	209	263	318	373	426	479	530	581	631	680	729	776	[illegible]
39	41	97	153	209	263	318	373	426	478	530	581	631	680	728	776	[illegible]
40	41	97	153	209	263	318	372	426	478	530	580	630	679	727	775	956
41	41	97	153	209	263	318	372	425	478	529	580	629	678	727	774	955
42	41	98	153	209	263	318	372	425	477	528	579	629	678	726	773	955
43	41	98	154	209	263	318	372	424	477	528	578	628	677	725	772	955
44	41	98	154	209	263	317	371	424	476	527	577	627	675	724	771	954
45	41	98	154	209	263	317	371	423	475	526	576	625	674	722	770	954
46	41	98	154	208	262	317	370	423	474	525	575	624	673	721	768	953
47	41	98	154	208	262	316	369	422	473	524	574	623	671	719	767	953
48	41	98	153	208	262	316	369	421	472	522	572	621	669	717	765	952
49	41	98	153	208	261	315	368	420	471	521	570	619	667	715	763	951
50	41	98	153	207	261	314	367	418	469	519	568	617	665	713	761	950
51	41	98	153	207	260	313	366	417	468	517	566	615	663	711	758	949
52	42	98	153	207	259	313	365	416	466	515	564	612	660	708	756	948
53	42	98	153	206	259	312	364	414	464	513	562	610	657	705	753	947
54	42	98	152	206	258	311	362	413	462	511	559	607	655	702	750	946
55	42	98	152	205	258	310	361	411	460	509	557	604	651	699	746	944
56	42	98	152	205	257	309	360	409	458	506	554	601	648	695	742	943
57	42	98	152	205	256	308	358	408	456	504	551	598	644	691	738	941
58	42	98	152	204	255	307	357	406	454	501	548	594	640	687	734	939
59	42	98	151	204	255	306	355	404	451	498	544	590	636	683	729	937
60	42	98	151	203	254	305	354	402	449	495	541	586	631	677	724	935

*Germania Life values begin at end of 3 years.

PAID-UP VALUES.

wing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Suvivorship Investment and Guaranteed Addition Policies of $1,000 Each.

AT END OF

	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years
6	$36	$ 56	$ 76	$ 95	$114	$134	$154	$174	$196	$219	$242	$265	$288	$309	$331	$353	$375	$397
6	36	57	78	98	118	138	158	179	202	225	248	271	295	317	339	361	383	405
6	37	58	80	100	121	142	163	184	207	230	254	278	302	324	346	368	390	413
7	38	60	82	103	124	145	167	189	213	237	261	285	309	331	353	376	399	422
8	40	62	84	106	128	150	172	195	219	243	267	292	317	339	362	385	408	431
8	40	63	86	108	131	154	177	200	224	249	274	299	324	347	370	393	416	439
9	42	65	88	111	134	157	181	205	230	255	280	305	331	354	377	400	423	447
0	43	66	90	114	138	162	186	211	236	261	286	312	338	361	384	407	431	455
1	44	68	92	117	142	167	192	217	242	268	294	320	346	369	392	416	440	464
1	45	70	95	120	145	171	197	223	249	275	301	327	354	377	401	425	449	473
1	46	71	97	123	149	175	202	229	255	281	307	334	361	385	409	433	457	481
2	47	73	99	126	153	180	207	235	261	288	315	342	369	393	417	441	465	489
2	48	74	101	129	157	185	213	241	268	295	322	349	377	401	425	449	473	498
3	49	76	103	131	160	189	218	247	274	301	329	357	385	409	433	457	482	507
3	50	78	106	135	164	193	223	253	281	309	337	365	393	417	441	466	491	516
3	51	79	108	138	168	198	228	259	287	315	343	371	400	424	448	473	498	523
4	52	81	110	141	172	203	234	265	293	321	349	378	407	431	456	481	506	531
4	53	83	113	144	175	207	239	271	299	327	356	385	414	439	464	489	514	539
5	55	85	116	148	180	212	244	277	306	335	364	393	422	447	472	497	522	547
6	57	88	119	152	185	218	251	284	313	342	371	400	430	455	480	505	530	555
6	57	89	121	154	187	221	255	289	318	347	376	406	436	461	486	511	536	562
7	59	91	124	158	192	226	260	295	324	353	383	413	445	468	493	518	543	569
8	61	94	127	161	196	231	266	301	330	360	390	420	450	475	500	525	550	576
9	62	96	130	165	200	235	271	307	337	367	397	427	457	482	507	532	557	583
0	64	98	133	169	205	241	277	313	343	373	403	433	464	489	514	539	564	590
0	65	100	135	171	207	244	281	318	348	378	408	439	470	495	520	545	570	596
1	66	101	137	174	211	248	285	323	353	383	414	445	476	501	526	551	576	602
1	67	103	139	176	214	252	290	328	358	389	420	451	482	507	532	557	582	608
2	68	105	142	180	218	256	295	334	364	395	426	457	488	513	538	563	588	614
3	70	107	145	184	223	262	301	340	371	402	433	464	495	520	545	570	595	620
3	71	109	147	186	225	264	304	344	375	406	437	468	500	525	550	575	600	625
4	72	110	149	189	229	269	309	349	380	411	442	473	505	530	555	580	605	630
4	73	112	151	191	231	272	313	354	385	416	447	478	510	535	560	585	610	635
5	74	113	153	194	235	276	317	359	390	421	452	484	516	540	565	590	615	640
6	76	116	156	197	238	280	322	364	395	426	458	490	522	546	570	595	620	645
6	76	117	158	200	242	284	326	368	399	430	462	494	526	551	576	601	626	651
7	78	119	160	202	244	286	329	372	403	434	466	498	530	555	580	605	631	657
7	78	120	162	204	247	290	333	376	407	439	471	503	535	560	585	611	637	663
8	80	122	164	207	250	293	337	381	412	444	476	508	540	565	591	617	643	669
9	81	124	167	210	254	298	342	386	417	449	481	513	545	571	597	623	649	675

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Survivorship Investment and Guaranteed Addition Policies of $1,000 Each.

Age at Issue.	AT END OF																
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
21	$40	$78	$116	$154	$212	$271	$330	$389	$449	$509	$569	$629	$690	$751	$812	$873	[illegible]
22	40	78	116	155	213	272	331	390	450	510	570	630	690	751	812	873	[illegible]
23	40	78	116	156	214	273	332	391	451	511	571	631	691	752	813	872	[illegible]
24	40	78	116	157	215	274	333	392	452	512	572	632	692	752	812	872	[illegible]
25	41	79	117	158	217	276	335	394	454	514	574	634	693	752	812	872	[illegible]
26	41	79	117	159	219	278	337	396	456	515	575	634	693	752	812	871	[illegible]
27	41	79	117	160	220	279	339	398	457	516	575	634	693	752	811	871	[illegible]
28	41	79	117	162	221	280	340	399	458	517	576	635	693	751	811	870	[illegible]
29	41	79	117	164	222	282	341	400	459	518	576	635	693	751	810	869	[illegible]
30	41	79	117	166	224	283	342	401	460	519	577	635	693	751	810	868	[illegible]
31	41	79	117	168	226	285	343	402	461	519	577	635	693	750	809	867	[illegible]
32	41	79	118	170	227	286	344	403	462	520	577	635	692	750	808	866	[illegible]
33	41	79	118	171	229	287	345	404	462	520	577	636	692	749	807	865	[illegible]
34	41	79	118	172	230	288	346	405	463	520	577	635	692	749	806	864	[illegible]
35	41	79	118	173	231	289	347	405	463	520	577	634	691	748	805	862	[illegible]
36	40	79	119	175	233	290	348	406	464	520	577	634	691	747	804	861	[illegible]
37	40	79	119	176	234	291	349	407	464	521	577	633	690	746	803	860	[illegible]
38	40	79	120	177	235	292	350	407	465	521	577	633	689	745	802	858	[illegible]
39	40	79	120	178	236	293	351	408	465	521	577	632	688	744	800	856	[illegible]
40	40	79	121	179	237	294	351	408	465	521	577	632	687	742	798	854	[illegible]
41	40	79	122	180	238	294	351	408	465	521	576	631	686	740	796	852	[illegible]
42	40	79	123	181	239	295	351	408	464	520	575	630	685	738	794	850	[illegible]
43	40	79	124	182	239	295	352	408	464	519	574	629	683	736	792	848	[illegible]
44	40	79	125	183	240	295	352	408	463	518	573	627	681	734	792	846	[illegible]
45	40	79	126	184	240	296	352	408	463	517	571	625	679	732	788	844	[illegible]
46	40	79	127	185	240	296	351	407	462	516	570	623	677	730	786	842	[illegible]
47	40	78	128	186	240	295	351	406	461	514	568	621	675	727	783	839	[illegible]
48	40	78	129	186	241	295	350	405	460	512	566	619	672	724	780	836	[illegible]
49	40	78	130	187	241	295	350	404	459	511	564	617	669	721	777	832	[illegible]
50	40	78	130	187	241	295	349	403	457	510	562	614	666	718	774	830	[illegible]
51	40	77	131	187	241	294	348	402	456	508	560	611	663	715	770	827	[illegible]
52	39	77	131	187	241	294	347	401	454	506	558	608	660	711	766	824	[illegible]
53	39	77	131	187	240	293	346	400	452	504	555	605	657	707	762	821	[illegible]
54	39	77	132	187	240	293	345	398	450	502	552	602	653	703	759	817	[illegible]
55	39	77	132	187	240	292	344	396	448	499	549	599	649	699	756	813	[illegible]

PAID-UP VALUES.

wing the Amount of Nonparticipating Paid-up Insurance Guar-anteed on 20-Year Endowment, Survivorship Investment and Guaranteed Addition Policies of $1,000 Each.

AT END OF

Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
0	$122	$175	$228	$287	$346	$405	$464	$524	$573	$622	$671	$720	$770	$816	$862	$908	$954
0	122	175	228	287	346	405	464	524	573	622	671	720	770	816	862	908	954
9	121	174	227	286	345	404	464	524	573	622	671	720	770	816	862	908	954
9	121	174	227	286	345	404	463	523	572	621	670	719	769	815	861	907	953
8	120	173	226	285	344	403	463	523	572	621	670	719	769	815	861	907	953
8	120	173	226	285	344	403	463	523	572	621	670	719	769	815	861	907	953
8	120	172	225	284	343	402	462	522	571	620	669	718	768	814	860	906	953
7	119	172	225	284	343	402	461	521	570	619	668	718	768	814	860	906	953
7	119	171	224	283	342	401	460	520	569	618	667	717	767	813	859	906	953
6	118	170	223	282	341	400	459	519	568	617	667	717	767	813	859	906	953
6	118	170	223	282	341	400	459	519	568	617	667	717	767	813	859	906	953
5	117	169	222	281	340	399	458	518	567	616	666	716	766	812	859	906	953
5	117	169	221	280	339	398	457	518	567	616	666	716	766	812	859	906	953
4	116	168	220	279	338	397	456	517	566	615	665	715	765	812	859	906	953
3	115	167	219	278	337	396	456	516	565	614	664	714	764	811	858	905	952
3	115	167	219	278	337	396	456	516	565	614	664	714	764	811	858	905	952
2	114	166	218	277	336	395	455	515	564	614	664	714	764	811	858	905	952
1	113	165	218	277	336	395	454	514	563	613	663	713	763	810	857	904	952
0	112	164	217	276	335	394	453	513	562	612	662	712	762	809	856	904	952
9	111	163	216	275	334	393	452	512	561	611	661	711	761	808	856	904	952
9	111	163	216	275	334	393	452	511	560	610	660	710	760	808	856	904	952
8	110	162	215	274	333	392	451	510	559	608	658	708	758	806	854	902	951
8	110	162	214	273	332	391	450	509	558	607	656	706	756	804	853	902	951
7	109	161	213	271	330	389	448	507	556	605	654	704	754	803	852	901	950
6	108	160	212	270	328	387	446	505	554	603	653	703	753	802	851	900	950
6	107	159	211	269	327	385	444	503	552	601	651	701	751	800	850	900	950
5	106	158	210	268	326	384	442	501	550	599	649	699	749	799	849	899	949
5	106	157	209	267	325	383	441	499	548	597	647	697	747	797	847	898	949
4	105	156	208	265	323	381	439	497	546	595	645	695	745	796	847	898	949
3	104	155	207	264	321	379	437	495	544	593	643	693	743	794	845	896	948
3	104	155	206	263	320	377	435	493	542	591	640	690	740	792	844	896	948
2	103	154	205	262	319	376	433	491	540	589	638	687	737	789	841	894	947
1	102	153	204	260	317	374	431	488	537	586	635	684	734	787	840	893	946
0	100	151	202	258	314	371	428	485	534	583	632	681	730	784	838	892	946
9	99	149	200	256	312	368	425	482	530	579	628	677	726	780	835	890	945

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$34	$ 75	$199	$307	$413	$106	$212	$477	$742	$ 954	$105	$ 211	$ 474	$ 737	$ 947
21	34	76	204	313	421	106	212	477	742	954	105	211	474	737	947
22	35	78	208	319	437	106	212	477	742	954	105	211	474	737	947
23	36	80	212	325	437	106	212	477	742	954	105	211	474	737	947
24	36	81	217	331	445	106	212	477	742	954	105	211	474	737	947
25	37	83	221	337	454	106	212	477	742	954	105	211	474	737	947
26	38	85	226	345	462	106	212	477	742	954	105	211	474	737	947
27	39	87	231	353	470	106	212	477	742	954	105	211	474	737	947
28	40	89	236	361	478	106	212	477	742	954	105	211	474	737	947
29	41	91	242	369	487	106	212	477	742	954	105	211	474	737	947
30	42	94	248	377	496	106	212	477	742	954	105	211	474	737	947
31	43	96	253	384	504	106	212	477	742	954	105	211	474	737	947
32	45	98	258	391	512	106	212	477	742	954	105	211	474	737	947
33	47	100	263	398	520	106	212	477	742	954	105	211	474	737	947
34	48	103	268	406	528	106	212	477	742	954	105	211	474	737	947
35	49	107	274	413	535	106	212	477	742	954	105	211	474	737	947
36	49	109	280	420	542	106	212	477	742	954	105	211	474	737	947
37	50	112	286	427	549	106	212	477	742	954	105	211	474	737	947
38	51	115	292	434	556	106	212	477	742	954	105	211	474	737	947
39	52	118	298	442	564	106	212	477	742	954	105	211	474	737	947
40	53	121	303	449	571	106	212	477	742	954	105	211	474	737	947
41	55	123	308	456	577	106	212	477	742	954	105	211	474	737	947
42	56	126	313	462	583	106	212	477	742	954	105	211	474	737	947
43	58	128	319	469	589	106	212	477	742	954	105	211	474	737	947
44	59	131	324	475	596	106	212	477	742	954	105	211	474	737	947
45	60	134	330	480	604	106	212	477	742	954	105	211	474	737	947
46	61	136	335	486	609	106	212	477	742	954	105	211	474	737	947
47	62	139	340	492	614	106	212	477	742	954	105	211	474	737	947
48	64	141	345	498	620	106	212	477	742	954	105	211	474	737	947
49	65	143	350	504	626	106	212	477	742	954	105	211	474	737	947
50	66	145	355	510	633	106	212	477	742	954	105	211	474	737	947
51	67	147	360	515	638	106	212	477	742	954	105	211	474	737	947
52	69	149	365	520	643	106	212	477	742	954	105	211	474	737	947
53	70	151	370	525	648	106	212	477	742	954	105	211	474	737	947
54	72	153	375	530	653	106	212	477	742	954	105	211	474	737	947
55	73	156	380	535	658	106	212	477	742	954	105	211	474	737	947
56	73	158	384	540	664	106	212	477	742	954	....	.....	.....	.....	.....
57	74	160	388	545	670	106	212	477	742	954	....	.....	.....	.....	.....
58	75	162	392	549	676	106	212	477	742	954	....	.....	.....	.....	.....
59	76	164	396	554	682	106	212	477	742	954	....	.....	.....	.....	.....
60	77	167	400	558	688	106	212	477	742	954	....	.....	.....	.....	.....

PAID-UP VALUES.

ing the Amount of Participating Paid-Up Insurance Guaranteed on Ordinary Life Policies of $1,000 each.

AT END OF

4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$70	$95	$120	$145	$170	$194	$216	$238	$259	$280	$302	$323	$344	$365	$386	$406	427
72	98	123	148	174	199	221	243	265	287	308	330	351	373	393	414	434
74	100	126	152	178	204	226	249	271	293	315	337	358	380	401	422	442
77	103	130	156	182	208	231	254	276	299	321	343	365	387	408	430	451
80	106	133	160	186	213	236	259	282	305	328	350	373	394	416	438	459
82	110	137	164	191	218	241	265	288	312	335	357	380	402	424	446	467
85	113	140	168	195	222	247	271	295	318	341	364	387	410	432	454	475
88	116	144	172	199	227	252	277	301	325	348	371	394	418	440	462	484
90	119	148	176	204	232	257	282	307	331	355	379	402	425	448	470	492
93	122	151	181	209	238	263	288	313	338	362	386	409	433	456	478	500
96	126	155	185	214	243	269	295	319	344	369	393	417	441	464	486	509
98	129	159	190	219	248	275	301	326	351	376	401	425	449	472	495	517
101	132	163	194	224	254	280	307	333	358	384	409	433	457	480	503	525
104	136	167	198	229	259	286	313	339	365	391	416	440	465	488	511	533
107	140	171	203	234	264	292	319	346	372	398	423	448	472	496	519	541
110	143	176	207	238	270	298	325	353	379	405	431	456	480	503	527	549
114	147	180	212	243	275	304	332	359	386	413	438	464	487	511	535	557
117	150	184	217	249	281	310	338	366	393	420	446	471	495	519	542	564
120	154	188	222	254	287	316	344	373	400	427	453	479	503	527	550	572
123	158	193	227	260	292	322	351	379	407	434	461	486	510	534	557	579
127	162	197	232	265	298	328	357	386	414	441	468	493	518	541	564	586
130	166	202	236	270	304	334	364	393	421	448	475	500	525	548	571	593
133	170	206	241	276	309	340	370	399	428	455	482	507	531	555	578	600
137	174	211	246	281	315	346	376	406	434	462	488	513	538	562	585	607
140	178	215	251	286	320	352	382	412	441	468	494	520	545	569	592	614
143	182	219	256	291	326	358	388	418	447	474	501	527	551	575	599	621
147	186	224	260	296	331	363	394	424	453	481	508	533	558	582	605	627
150	189	228	265	301	337	369	400	430	459	487	514	539	564	588	611	633
153	193	232	270	306	342	374	405	436	465	492	520	546	570	594	617	638
156	196	236	274	311	347	379	411	441	471	498	526	552	576	600	623	644
159	200	240	278	316	351	384	416	446	476	504	532	557	582	606	628	650
162	204	244	283	320	356	389	421	452	482	510	537	563	588	611	634	655
165	207	248	287	325	361	394	426	457	487	516	543	568	593	616	639	660
168	211	251	291	329	365	399	432	463	492	521	548	573	598	621	644	665
171	214	255	295	333	369	404	437	468	498	526	553	579	603	626	649	670
174	217	259	299	338	374	409	442	473	503	531	558	584	608	631	654	675
176	220	262	303	342	379	414	446	478	507	536	563	588	613	636	659	680
179	223	266	307	346	384	418	451	482	512	541	567	593	618	641	664	685
182	227	270	311	350	388	422	455	487	517	545	572	598	623	646	669	691
185	230	273	315	354	392	426	460	491	521	549	577	603	627	651	674	697
187	233	277	318	358	396	431	464	495	525	554	581	607	632	657	680	703
190	236	280	322	362	400	435	468	499	530	559	586	612	638	664	687	710
193	239	283	325	365	404	438	472	504	534	563	591	618	645	670	694	717
195	242	286	328	369	407	442	476	508	538	568	597	625	651	677	701	725
198	244	289	331	372	410	446	480	512	544	574	604	632	658	684	709	733
200	247	292	334	375	414	450	484	517	550	581	610	639	666	692	718	743

PAID-UP VALUES.

Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$124	$176	$228	$281	$334	$387	$439	$490	$540	$590	$642	$692	742	$794	$845	$ 896	[illegible]
21	125	177	229	283	335	388	441	491	541	592	643	693	744	795	846	897	[illegible]
22	126	178	231	284	336	390	443	492	543	593	644	694	745	796	847	898	[illegible]
23	127	180	232	285	338	391	444	494	544	594	645	695	746	797	848	898	[illegible]
24	128	181	234	287	340	392	445	495	545	596	646	696	747	798	848	898	[illegible]
25	129	182	235	288	341	394	446	496	547	597	647	697	748	798	848	899	[illegible]
26	130	183	236	289	343	395	447	498	548	598	648	698	749	799	849	899	[illegible]
27	131	185	237	291	344	396	449	499	549	599	649	699	750	799	850	899	[illegible]
28	132	186	239	292	345	398	450	501	551	600	650	700	751	800	851	900	[illegible]
29	133	187	240	293	346	399	452	502	552	601	651	702	752	801	851	901	[illegible]
30	135	188	241	295	347	401	453	504	553	603	653	703	753	802	851	901	[illegible]
31	136	189	243	296	349	402	455	505	554	604	654	704	753	803	851	901	[illegible]
32	137	190	244	297	350	403	456	506	555	605	655	705	754	803	851	901	[illegible]
33	138	191	245	298	352	404	457	507	556	606	656	706	754	803	852	901	[illegible]
34	139	192	246	300	353	405	458	508	557	607	657	706	754	803	852	901	[illegible]
35	140	193	247	301	354	407	459	509	559	608	657	706	755	803	853	902	[illegible]
36	141	194	248	302	355	408	460	510	560	609	657	707	755	804	853	902	[illegible]
37	142	195	250	303	356	409	461	511	560	609	658	707	756	804	853	902	[illegible]
38	143	197	251	305	357	410	462	512	561	610	659	708	756	804	853	902	[illegible]
39	144	198	252	306	358	411	463	512	562	610	660	708	756	804	853	902	[illegible]
40	145	199	253	307	360	412	464	513	562	611	660	708	756	804	852	901	[illegible]
41	146	200	254	308	360	413	465	514	563	611	660	708	756	804	852	900	[illegible]
42	147	201	255	309	361	414	465	514	563	611	660	708	755	804	851	900	[illegible]
43	148	202	256	310	362	414	466	514	563	611	660	707	755	803	851	900	[illegible]
44	149	203	257	311	363	415	466	515	563	612	659	707	754	802	850	899	[illegible]
45	149	204	258	311	364	415	466	515	563	611	658	706	753	801	849	898	[illegible]
46	150	205	259	312	364	415	466	515	562	610	657	705	752	800	848	897	[illegible]
47	151	205	259	312	364	415	466	514	562	609	656	704	751	799	847	896	[illegible]
48	151	206	260	313	364	415	466	514	561	608	655	703	749	797	846	895	[illegible]
49	152	206	260	313	364	415	465	513	560	607	654	701	747	795	844	894	[illegible]
50	152	207	260	313	364	415	464	512	559	606	652	699	745	793	842	892	[illegible]
51	153	207	260	313	364	414	463	511	558	604	650	697	743	791	840	890	[illegible]
52	153	207	260	313	363	413	463	510	556	602	648	695	741	788	837	889	[illegible]
53	153	207	260	312	363	413	462	508	554	600	646	693	738	785	835	887	[illegible]
54	154	208	260	312	362	412	460	507	552	598	644	690	735	783	833	884	[illegible]
55	154	208	260	312	362	411	459	505	550	596	641	687	732	780	830	882	[illegible]
56	154	208	260	312	361	410	458	503	548	593	638	683	729	777	827	880	[illegible]
57	155	208	260	311	361	409	456	501	546	590	635	680	726	773	823	877	[illegible]
58	155	208	260	311	360	408	454	499	544	587	632	676	722	769	819	874	[illegible]
59	155	208	260	311	359	407	453	497	541	584	628	672	717	765	815	870	[illegible]
60	156	209	260	310	358	405	451	495	538	581	624	668	712	760	811	866	[illegible]

PAID-UP VALUES.

wing the Amount of Participating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
65	$224	$281	$338	$393	$447	$501	$552	$601	$649	$697	$743	$788	$833	$876	$918	$960
65	224	281	338	393	447	501	551	601	649	697	743	788	833	876	918	960
65	224	281	337	393	447	500	551	600	649	696	742	788	833	876	918	960
65	224	281	337	393	447	500	550	600	648	696	742	788	833	876	918	960
65	223	281	337	392	447	500	550	600	648	696	742	788	833	876	918	960
65	223	281	337	392	447	500	550	600	648	696	742	788	832	875	918	960
65	223	281	337	392	447	500	550	600	648	696	742	788	832	875	918	960
65	223	280	337	392	446	499	549	600	648	695	742	787	832	875	918	960
65	223	280	337	392	446	499	549	599	647	695	742	787	831	875	917	959
54	223	280	336	392	446	499	549	599	647	695	742	787	831	875	917	959
54	223	280	336	391	445	498	549	599	647	694	741	787	831	875	917	959
54	223	280	336	391	445	498	548	599	647	694	740	786	830	875	917	959
54	223	280	336	391	445	498	548	598	647	694	740	786	830	874	917	959
54	222	279	336	391	445	497	548	598	646	694	740	785	830	874	917	959
54	222	279	335	390	444	497	548	597	646	693	740	785	830	874	917	959
54	222	279	335	390	444	497	547	597	645	693	739	785	830	874	916	959
54	222	279	335	390	444	496	547	596	645	692	739	784	829	873	916	958
54	222	279	335	390	443	496	546	596	644	692	738	784	828	872	916	958
54	221	279	335	389	443	495	546	595	644	691	737	783	828	872	915	958
54	221	279	334	389	443	495	545	595	643	690	737	782	827	871	915	958
54	221	278	334	389	442	495	545	594	642	689	736	782	827	871	915	958
53	221	278	334	388	442	494	544	593	641	688	735	781	825	870	914	957
53	221	278	334	388	442	494	544	593	640	688	734	780	825	870	913	957
53	221	278	333	387	441	493	543	592	639	687	733	779	824	868	913	957
53	221	277	333	387	440	492	542	591	638	686	732	777	822	867	912	956
53	221	277	332	386	439	491	541	590	637	684	731	776	821	866	911	955
53	221	277	332	386	438	490	540	588	636	682	729	775	819	865	910	955
53	220	276	331	385	437	489	539	586	634	681	727	773	818	863	909	954
53	220	276	331	384	436	487	537	585	632	679	725	771	817	862	908	954
53	220	275	330	383	435	486	535	583	630	677	723	769	815	860	906	953
52	219	275	329	382	434	485	533	581	628	675	721	766	812	858	905	952
52	219	274	328	381	432	483	531	579	626	672	718	764	810	856	904	951
52	218	273	327	379	431	481	529	576	623	669	715	761	808	854	901	950
51	218	272	326	378	429	479	527	573	620	666	712	758	805	851	899	949
51	217	271	325	376	427	477	525	571	617	663	709	755	802	849	897	948
51	217	270	323	375	425	475	522	568	614	660	705	752	798	846	895	946

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$ 44	$ 88	$199	$308	$414	$101	$203	$464	$730	$946	$154	$269	$539	$783	$959
21	45	90	203	314	421	101	203	465	730	944	153	268	539	783	959
22	46	92	208	321	429	101	205	466	731	945	153	268	538	782	959
23	47	95	213	328	438	101	206	467	732	945	152	267	538	782	958
24	48	97	217	334	445	102	207	469	733	946	151	267	537	782	958
25	49	99	222	341	453	103	208	470	734	947	151	266	537	781	958
26	51	101	227	348	462	104	209	472	735	947	150	265	536	781	958
27	52	104	232	355	470	104	209	473	736	947	149	265	536	781	958
28	53	107	237	362	478	105	210	475	737	947	149	264	535	780	958
29	55	109	242	369	486	105	211	476	738	947	148	263	535	780	958
30	56	112	248	376	495	106	212	471	739	947	147	263	534	779	958
31	57	114	253	383	502	106	213	478	739	947	146	262	533	779	958
32	59	117	258	391	511	107	214	479	740	947	146	261	533	778	957
33	60	120	264	398	518	107	215	480	741	947	145	260	532	778	957
34	62	123	269	396	526	108	215	481	741	947	144	260	531	777	957
35	63	126	275	412	534	108	216	482	742	947	143	259	530	777	957
36	65	128	280	420	542	109	217	482	742	947	142	258	529	776	957
37	66	131	286	427	549	109	217	483	742	947	142	257	529	775	956
38	68	134	292	434	557	110	218	484	742	947	141	256	528	774	956
39	69	137	298	441	564	110	219	485	742	947	140	255	527	773	956
40	71	140	303	448	571	111	220	485	741	946	139	255	526	772	956
41	73	144	309	455	578	111	221	486	741	946	138	254	525	771	955
42	74	147	315	461	585	111	222	486	740	946	137	253	524	770	955
43	76	150	320	468	591	112	222	486	740	945	136	252	522	769	954
44	78	153	326	474	598	112	223	486	739	945	135	251	521	767	954
45	79	156	331	480	604	112	223	486	738	944	134	250	519	766	953
46	81	159	336	486	610	113	224	485	736	944	133	249	518	764	953
47	83	162	341	492	616	113	224	485	735	943	132	248	516	762	952
48	84	165	346	498	622	113	224	484	733	942	131	246	514	760	951
49	86	168	351	504	628	114	224	483	731	942	130	245	511	757	951
50	88	170	356	510	633	114	224	482	730	941	128	244	509	754	949
51	89	173	360	515	638	114	225	482	728	939	128	242	507	752	948
52	91	176	365	520	643	115	221	480	726	939	127	241	504	748	947
53	92	179	370	525	648	114	224	479	722	937	126	239	501	745	946
54	94	181	374	530	653	114	223	478	720	936	125	238	498	741	945
55	95	184	379	536	658	115	223	475	716	933	124	236	495	738	943
56	97	187	383	540	663	114	223	474	713	933	123	235	493	733	941
57	98	189	387	544	668	114	222	472	709	931	122	234	490	728	939
58	99	192	392	549	674	114	222	470	705	927	121	231	486	723	937
59	101	194	395	553	680	114	222	467	700	927	120	230	482	718	935
60	102	197	400	558	687	114	222	465	695	924	119	228	478	713	933

Paid-up Values (Nonparticipating) on $1,000 Policies.

	Ordinary Life (End't at 85) at end of				20-Premiums Life (End't at 85) at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
44	$ 88	$199	$309	$415	$ 77	$187	$464	$730	$945	$123	$243	$523	$775	$957
45	90	204	315	423	78	188	465	731	945	123	243	523	775	957
46	92	209	322	431	79	190	467	732	945	123	243	522	775	957
47	95	214	329	439	80	191	468	733	946	123	243	522	775	957
49	97	218	336	448	81	192	470	734	946	123	242	522	775	957
50	100	223	343	456	82	193	471	735	947	123	242	522	774	957
51	102	228	350	464	83	194	472	736	947	123	242	522	774	957
52	104	233	357	472	84	196	474	737	947	123	242	521	774	957
54	107	238	364	480	85	197	475	738	947	123	242	521	774	957
55	109	243	371	488	86	198	476	739	947	123	242	521	774	957
56	112	249	378	497	87	199	477	739	947	123	242	521	773	957
58	114	253	385	505	88	200	478	740	947	123	242	520	772	957
59	117	258	393	513	89	202	479	740	947	123	241	520	772	957
61	120	264	400	521	90	203	480	741	947	123	241	519	772	956
62	123	270	407	529	90	204	481	741	947	122	241	519	772	956
63	126	276	415	537	91	205	482	742	947	122	241	519	771	956
65	129	282	422	545	92	206	483	742	947	122	241	519	771	956
67	131	288	429	553	93	207	484	742	947	122	240	518	770	956
68	134	293	436	560	94	208	485	742	947	122	240	518	770	956
70	138	299	443	568	94	209	486	742	947	122	240	517	769	955
71	141	305	451	576	95	210	486	742	947	122	240	517	768	955
73	144	311	458	583	96	211	487	741	946	121	240	516	767	954
75	147	317	465	590	97	212	487	740	946	120	240	515	766	954
77	151	322	472	597	98	213	487	740	946	120	239	514	765	954
78	154	328	478	604	98	213	487	740	945	119	238	514	764	953
80	157	334	485	612	99	214	487	739	945	118	237	512	762	953
81	160	339	491	619	100	215	486	738	944	117	236	511	761	952
83	163	344	497	626	100	215	486	737	944	116	235	509	759	952
85	166	349	504	633	101	215	485	735	943	115	234	508	757	951
86	169	355	511	639	101	215	484	733	942	114	233	506	754	950
88	173	361	518	646	102	216	483	731	941	113	231	504	752	949
90	176	366	525	654	102	216	482	729	940	112	230	502	749	948
91	179	371	531	662	102	216	481	727	939	111	229	500	746	947
93	181	376	537	670	103	216	480	724	938	110	227	497	743	946
95	184	381	544	676	103	216	478	721	937	110	226	494	739	944
97	187	387	551	686	103	216	477	718	935	109	225	491	736	943
98	190	393	559	698	104	216	475	715	934	109	224	488	732	941
00	193	398	567	711	104	216	473	711	932	108	223	485	727	939
02	197	404	573	723	104	216	471	707	930	107	221	481	722	937
03	199	409	581	739	105	216	469	703	928	106	219	477	717	935
05	203	416	592	761	105	216	467	699	926	105	217	473	711	932

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF 3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	$ 36	$ 59	$ 81	$103	$125	$147	$169	$191	$215	$240	$264	$288	$311	$335	$358	$381	$403	$426
22	38	61	84	106	129	151	174	196	221	245	270	294	318	342	365	388	411	435
23	40	64	87	110	133	156	178	201	226	251	276	300	325	348	372	395	418	441
24	42	66	90	113	137	160	183	207	232	257	282	307	331	356	379	403	426	449
25	44	69	93	117	141	165	188	212	238	263	289	313	338	363	387	410	434	457
26	47	71	96	120	145	169	193	217	243	269	295	320	345	370	394	418	442	466
27	49	74	99	124	149	174	198	223	249	275	301	327	352	377	402	426	449	473
28	51	77	102	128	153	178	203	228	255	282	308	334	359	384	409	433	458	481
29	53	79	106	132	157	183	209	234	261	288	314	341	367	392	417	441	465	489
30	55	82	109	135	162	188	214	240	267	294	321	348	374	399	425	449	474	497
31	58	85	112	139	166	193	219	245	273	301	328	355	381	407	432	457	481	505
32	60	88	116	143	171	198	225	251	280	308	335	362	389	415	440	465	489	513
33	62	91	119	147	175	203	230	257	286	314	342	369	396	422	448	473	497	521
34	65	94	123	152	180	208	236	263	292	321	349	377	404	430	456	481	505	529
35	67	97	127	156	185	213	242	270	299	328	356	384	411	438	464	489	513	537
36	70	100	130	160	190	219	247	276	306	335	363	391	419	445	471	496	521	545
37	72	103	134	164	195	224	253	282	312	342	370	399	426	453	479	504	529	553
38	75	106	138	169	199	230	259	288	319	349	378	406	434	460	487	512	536	560
39	77	110	142	173	205	235	265	295	325	355	385	413	441	468	494	519	544	568
40	80	113	146	178	210	241	271	301	332	362	392	420	448	475	501	527	551	575
41	83	116	150	183	215	246	277	308	339	369	399	428	456	483	509	534	559	583
42	85	120	154	187	220	252	283	314	345	376	406	435	463	490	516	542	566	589
43	88	123	158	192	225	257	289	320	352	383	413	442	470	497	523	549	573	597
44	91	127	162	196	230	263	295	326	358	389	419	448	477	504	530	555	580	603
45	94	130	166	201	235	268	301	332	364	396	426	455	483	511	537	562	587	610
46	97	134	170	205	240	274	306	338	371	402	432	462	490	517	544	569	594	617
47	99	137	174	210	245	279	312	344	377	408	439	468	496	524	550	576	600	623
48	102	140	178	214	250	284	317	350	383	414	445	474	503	530	557	582	606	629
49	105	144	182	218	254	289	323	355	388	420	451	481	509	537	563	588	612	635
50	107	147	185	223	259	294	328	361	394	426	457	487	516	543	569	594	618	641
51	110	150	189	227	264	299	333	367	400	432	463	493	522	549	575	600	624	647
52	112	153	193	231	268	304	339	372	406	438	469	499	527	555	581	606	630	652
53	115	156	196	235	273	309	344	377	411	444	475	505	533	560	586	611	635	657
54	117	159	200	239	277	313	349	383	417	449	480	510	539	566	592	617	640	663
55	120	162	203	243	281	318	354	388	422	455	486	516	544	571	597	622	646	668
56	122	165	207	247	286	323	359	393	427	460	491	521	549	576	602	627	651	674
57	125	168	210	251	290	328	363	398	432	465	496	526	554	581	607	632	656	679
58	127	171	214	255	294	332	368	403	437	470	501	531	559	587	613	638	662	685
59	129	174	217	259	298	336	373	408	442	475	506	536	564	592	618	643	668	692
60	132	177	221	262	302	341	377	412	447	479	511	541	569	597	624	650	674	698

PAID-UP VALUES.

wing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

	AT END OF															
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
117	$167	$216	$266	$316	$367	$417	$468	$521	$574	$627	$681	$734	$787	$840	$894	$947
118	168	218	268	318	368	419	469	522	576	628	681	734	788	841	894	947
119	169	219	269	319	370	420	471	523	577	630	683	735	788	841	894	947
120	170	220	271	321	371	422	472	525	579	631	684	737	789	842	895	947
121	171	222	272	322	373	423	474	526	580	633	685	738	791	843	895	947
122	173	223	273	324	374	425	475	528	581	534	686	739	791	843	895	948
123	174	224	275	325	376	426	477	529	582	635	687	739	791	844	896	948
124	175	226	276	327	377	428	478	531	583	635	688	740	792	844	896	948
125	176	227	277	328	379	429	480	532	584	636	689	741	793	845	896	948
126	177	228	279	329	380	430	481	533	585	638	690	742	794	845	897	948
127	178	229	280	331	381	432	482	534	587	639	691	743	794	845	897	948
128	179	230	281	332	383	433	483	536	588	640	692	743	794	846	897	948
129	181	232	283	333	384	434	485	537	589	641	692	743	795	846	897	948
130	182	233	284	335	385	436	486	538	590	642	693	744	795	846	897	948
131	183	234	285	336	386	437	487	539	591	643	693	744	795	846	898	948
132	184	235	286	337	388	438	488	540	592	643	694	745	795	846	897	949
133	185	236	287	338	389	439	489	541	593	643	694	745	796	847	897	948
134	186	237	289	339	390	440	490	542	593	644	695	746	796	846	897	948
135	187	239	290	341	391	441	491	543	594	644	695	745	796	846	897	948
136	188	240	291	342	392	442	492	544	594	645	695	745	796	846	896	948
137	189	241	292	343	393	443	493	544	594	645	695	745	795	846	896	948
138	190	242	293	344	394	444	493	545	594	645	694	745	794	845	896	947
139	191	243	294	345	395	445	494	545	594	645	694	744	794	844	895	947
140	192	244	295	346	396	445	494	545	594	644	694	744	793	843	895	947
141	193	245	296	346	396	445	494	545	594	644	693	743	793	843	893	947
141	194	245	296	347	396	446	494	545	594	643	692	741	792	842	893	945
142	195	246	297	347	397	446	494	544	593	642	691	740	791	841	892	945
143	195	247	297	347	397	445	494	544	592	641	690	739	788	840	891	944
143	196	247	298	347	397	445	493	543	591	639	689	737	787	838	890	944
144	196	247	298	348	396	445	493	541	590	638	687	736	785	836	889	943
144	197	248	298	347	396	444	492	540	589	636	685	734	783	834	886	942
145	197	248	298	347	396	444	491	539	587	635	683	732	781	832	885	940
145	197	248	298	347	395	443	490	537	585	633	680	730	779	830	882	939
146	198	248	298	347	395	442	488	536	584	631	678	727	776	827	881	938
146	198	248	298	346	394	441	487	534	582	628	675	723	773	825	879	937
146	198	248	298	346	393	440	486	532	579	626	672	720	770	822	876	935
147	198	249	298	346	393	439	484	530	577	623	669	717	766	818	874	934
147	199	249	297	345	392	438	483	528	574	620	666	713	762	814	871	932
148	199	249	297	345	391	436	481	526	571	616	662	709	758	810	866	930
148	199	249	297	344	390	435	479	523	568	612	658	705	754	806	863	927

PAID-UP VALUES

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$155	$211	$266	$320	$373	$426	$477	$528	$579	$630	$680	$728	$776	$823	$868	$912	[illegible]
22	155	210	265	320	373	426	477	528	579	630	680	728	776	822	868	912	[illegible]
23	155	210	265	319	373	425	477	528	579	630	679	728	776	822	868	912	[illegible]
24	155	210	265	319	373	425	477	528	579	630	679	728	775	822	868	912	[illegible]
25	154	210	265	319	372	425	477	528	579	630	679	728	775	822	868	912	[illegible]
26	154	210	265	319	372	425	476	527	578	629	679	727	775	822	868	912	[illegible]
27	154	210	265	319	372	425	476	527	578	629	679	727	775	822	868	912	[illegible]
28	154	210	265	319	372	424	476	527	578	629	678	727	775	821	867	912	[illegible]
29	154	210	265	319	372	424	476	527	578	629	678	727	774	821	867	912	[illegible]
30	154	210	264	318	372	424	476	526	577	628	678	726	774	821	867	911	[illegible]
31	154	210	264	318	371	424	475	526	577	628	678	726	774	821	867	911	[illegible]
32	154	209	264	318	371	424	475	526	577	628	677	726	773	820	867	911	[illegible]
33	154	209	264	318	371	423	475	525	576	628	677	725	773	820	866	911	[illegible]
34	154	209	264	318	371	423	475	525	576	627	676	725	773	820	866	911	956
35	154	209	264	317	371	423	474	525	576	627	676	725	772	819	866	910	955
36	154	209	264	317	370	423	474	525	575	626	676	724	772	819	865	910	955
37	154	209	263	317	370	422	474	524	575	626	675	724	771	819	865	910	955
38	153	209	263	317	370	422	473	524	575	625	675	723	771	818	864	909	955
39	153	209	263	317	370	422	473	523	574	624	674	722	770	817	864	909	955
40	153	209	263	317	369	421	473	523	574	623	673	722	770	817	863	909	954
41	153	209	263	317	369	421	472	522	573	623	673	721	769	816	863	908	954
42	153	209	263	316	369	421	472	522	572	622	672	720	768	815	862	907	954
43	154	209	263	316	369	420	471	521	571	621	671	719	767	814	861	907	953
44	154	209	263	316	368	420	471	520	570	620	670	718	766	813	860	906	953
45	154	209	263	316	368	419	470	520	569	619	668	717	764	812	859	905	952
46	154	208	262	315	357	419	469	518	568	617	667	715	763	810	858	904	952
47	154	208	262	315	367	418	468	517	567	616	666	714	761	809	856	903	951
48	153	208	262	314	366	417	467	516	565	614	664	712	760	807	855	902	951
49	153	208	261	314	365	416	465	514	564	612	662	710	758	805	853	901	950
50	153	207	261	313	364	414	464	513	562	610	660	708	755	803	851	899	949
51	153	207	260	312	363	413	462	511	560	608	657	705	753	801	849	898	948
52	153	207	259	311	362	412	461	509	558	606	655	702	750	798	847	896	947
53	153	206	259	310	361	410	459	507	555	603	652	700	747	796	845	894	946
54	152	206	258	309	360	409	457	505	553	601	649	697	744	793	842	892	945
55	152	205	258	308	358	407	455	503	550	598	646	693	741	789	839	889	943
56	152	205	257	307	357	406	453	500	548	595	642	690	737	786	836	887	942
57	152	205	256	306	356	404	451	498	545	591	639	686	733	782	832	884	940
58	152	204	255	305	354	402	449	495	541	588	635	681	729	777	828	881	938
59	151	204	255	304	353	400	446	492	538	584	630	677	724	773	824	877	936
60	151	203	254	303	351	398	444	489	534	579	626	671	719	768	819	873	934

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
38	$ 89	$219	$349	$448	$ 81	$187	$456	$754	$950	$136	$253	$523	$792	$960
38	90	222	353	454	84	189	458	754	951	136	253	523	792	960
39	91	225	357	460	87	191	460	754	951	136	253	523	791	960
40	93	228	362	466	89	193	461	754	951	137	254	522	791	959
41	95	231	367	472	91	195	462	754	951	137	254	522	790	959
42	97	235	372	478	93	196	463	754	951	137	254	522	790	959
42	98	238	377	483	94	197	464	755	951	137	254	522	790	959
43	99	241	382	488	95	198	465	755	951	136	253	521	789	959
44	100	245	387	493	96	199	465	755	950	136	253	520	789	959
45	101	249	392	499	97	200	465	755	950	135	252	519	788	959
46	102	253	397	505	97	200	465	755	949	135	251	518	787	959
46	103	257	402	511	98	201	466	755	949	135	251	518	787	959
46	104	261	407	517	99	202	467	755	949	134	250	517	786	959
47	106	265	412	523	99	203	468	754	949	134	249	516	786	958
47	108	269	417	530	100	204	469	753	949	133	248	515	785	958
48	110	273	422	537	101	206	470	752	949	133	247	514	784	958
50	113	277	428	543	102	207	471	752	949	133	247	513	783	958
52	116	281	434	549	104	209	472	752	949	133	247	512	782	957
54	120	285	440	555	106	211	472	751	949	133	246	511	781	957
56	123	289	446	561	108	212	472	751	949	133	246	510	780	956
58	126	293	452	568	109	213	472	750	949	133	246	509	779	956
59	128	297	457	573	110	214	472	749	949	133	246	508	778	956
60	130	302	462	578	111	214	472	748	948	133	245	507	777	955
62	132	307	468	584	112	215	472	747	947	132	244	505	776	955
64	135	312	474	590	113	215	472	745	946	132	243	503	774	954
66	138	317	480	595	114	215	472	743	945	132	242	501	772	954
68	141	323	485	601	115	216	472	742	945	132	242	500	770	954
70	144	328	490	607	115	217	472	740	944	131	241	498	768	953
73	147	333	495	613	116	218	472	738	943	131	241	496	766	952
76	151	338	501	619	116	218	471	736	942	130	240	494	763	951
79	155	343	507	625	116	218	470	734	941	130	239	492	760	950
81	159	347	512	631	116	218	469	732	940	130	239	490	757	949
83	163	352	517	637	117	219	468	730	939	129	238	487	754	948
86	167	357	522	642	118	220	466	727	938	129	237	484	751	947
89	171	362	528	647	119	220	464	724	937	128	236	481	747	946
92	174	367	534	652	120	220	462	721	936	128	235	478	743	944
95	177	372	540	656	....	....	....	....	.....	....	.....	.....	.....	.....
98	180	377	545	660	....	....	....	....	.....	....	.....	.....	.....	.....
101	183	382	550	664	....	....	....	....	.....	....	.....	.....	.....	.....
103	186	387	555	667	....	....	....	....	.....	....	.....	.....	.....	.....

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$57	$107	$226	$338	$446	$150	$250	$513	$775	$979	$165	$280	$550	$793	[illegible]
21	59	108	230	344	454	150	250	516	775	979	165	280	549	793	[illegible]
22	62	110	234	353	463	150	250	517	775	979	165	280	549	793	[illegible]
23	64	114	241	358	469	150	250	517	775	979	165	280	549	793	[illegible]
24	64	115	245	364	477	150	250	517	775	979	165	280	549	792	[illegible]
25	65	119	248	371	485	150	250	518	775	979	165	280	549	792	[illegible]
26	66	119	254	377	494	150	250	519	775	979	165	279	548	792	[illegible]
27	68	123	259	386	500	150	250	519	775	979	165	279	548	791	[illegible]
28	70	126	265	392	509	150	250	521	775	979	165	279	548	791	[illegible]
29	72	127	271	399	517	150	250	521	775	979	165	279	548	791	[illegible]
30	73	132	276	406	525	150	250	522	775	979	165	279	548	791	[illegible]
31	74	135	282	414	533	150	250	523	775	979	165	278	547	790	[illegible]
32	76	138	285	420	540	150	250	523	775	979	165	278	547	790	[illegible]
33	79	140	293	427	547	150	250	523	775	979	165	278	547	790	[illegible]
34	80	142	298	434	556	150	250	523	775	979	165	278	546	789	[illegible]
35	81	146	305	442	563	150	250	523	775	979	165	278	546	789	[illegible]
36	85	148	309	448	571	150	250	523	775	979	164	278	545	789	[illegible]
37	85	152	315	456	578	150	250	523	775	979	164	278	545	788	[illegible]
38	88	156	320	463	584	150	250	523	775	979	164	277	544	787	[illegible]
39	89	159	328	469	591	150	250	523	775	979	164	277	544	787	[illegible]
40	92	162	332	477	598	150	250	523	775	979	164	277	544	785	[illegible]
41	94	165	339	483	605	150	250	523	773	978	164	277	543	785	[illegible]
42	97	170	343	490	611	150	250	523	773	976	163	277	542	785	[illegible]
43	97	173	350	496	618	150	250	523	770	975	163	277	541	783	[illegible]
44	101	179	357	504	624	150	250	523	770	973	163	277	540	781	[illegible]
45	103	183	362	510	631	150	250	521	767	972	163	277	539	781	[illegible]
46	107	187	367	516	635	150	250	521	765	971	163	276	537	779	[illegible]
47	108	190	373	522	642	150	250	520	763	968	163	276	536	777	[illegible]
48	112	194	378	527	646	150	250	518	761	967	163	274	534	775	[illegible]
49	113	196	382	534	652	150	250	516	757	965	163	274	533	773	[illegible]
50	116	200	388	539	657	150	250	515	756	962	162	273	531	771	[illegible]
51	119	204	393	544	662	150	250	513	753	961	162	272	529	768	[illegible]
52	120	207	397	549	667	150	250	511	750	959	161	272	526	765	[illegible]
53	123	211	402	554	672	150	250	509	750	957	161	272	524	762	[illegible]
54	125	213	407	560	676	150	250	507	750	954	161	270	521	758	[illegible]
55	128	217	411	564	681	150	250	506	746	953	160	269	520	755	[illegible]
56	130	221	417	569	686	150	250	503	742	951	160	268	518	751	[illegible]
57	132	224	421	573	691	150	250	501	737	948	160	267	514	747	[illegible]
58	135	226	425	577	696	150	250	500	733	946	159	266	511	742	[illegible]
59	137	229	430	583	702	150	250	500	728	943	159	266	507	737	[illegible]

Rd-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
7	$ 77	$183	$298	$421	$105	$210	$472	$735	$947	$111	$228	$505	$754	$947
8	79	187	305	429	105	210	472	735	947	110	228	504	753	947
9	80	191	311	437	105	210	472	735	947	110	227	504	753	947
0	82	195	317	445	105	210	472	735	947	109	227	503	753	947
1	84	200	324	453	105	210	472	735	947	108	226	503	752	947
2	86	204	330	462	105	210	472	735	947	108	226	502	752	947
3	88	209	337	470	105	210	472	735	947	107	225	502	752	947
4	90	213	344	478	105	210	472	735	947	106	224	501	751	947
5	93	217	350	486	105	210	472	735	947	106	223	500	751	947
7	95	223	358	495	105	210	472	735	947	105	223	500	750	947
7	97	227	364	502	105	210	472	735	947	105	222	499	750	947
9	99	232	371	510	105	210	472	735	947	105	222	498	749	947
0	102	237	378	518	105	210	472	735	947	105	221	498	749	947
1	104	242	385	526	105	210	472	735	947	105	220	497	748	947
2	106	247	392	534	105	210	472	735	947	105	219	496	748	947
4	109	252	398	542	105	210	472	735	947	105	218	495	747	947
5	111	257	405	549	105	210	472	735	947	105	218	495	746	947
6	114	263	412	556	105	210	472	735	947	105	217	494	745	947
7	117	268	419	564	105	210	472	735	947	105	216	493	744	947
8	119	273	425	571	105	210	472	735	947	105	215	492	743	947
0	122	278	432	578	105	210	472	735	947	105	215	491	742	947
2	124	283	438	585	105	210	472	735	947	105	214	490	741	947
3	127	288	444	591	105	210	472	735	947	105	213	489	740	947
4	130	293	450	598	105	210	472	735	947	105	212	487	738	947
6	133	298	456	604	105	210	472	735	947	105	211	486	737	947
7	135	302	462	610	105	210	472	735	947	105	210	484	735	947
8	138	307	468	616	105	210	472	735	947	105	210	482	735	947
0	140	311	473	622	105	210	472	735	947	105	210	480	735	947
1	142	316	479	628	105	210	472	735	947	105	210	478	735	947
2	145	320	483	633	105	210	472	735	947	105	210	476	735	947
4	147	324	490	638	105	210	472	735	947	105	210	474	735	947
5	149	329	494	643	105	210	472	735	947	105	210	472	735	947
6	152	333	499	648	105	210	472	735	947	105	210	472	735	947
8	154	338	504	653	105	210	472	735	947	105	210	472	735	947
9	156	343	509	658	105	210	472	735	947	105	210	472	735	947
0	159	348	513	663	105	210	472	735	947	105	210	472	735	947
1	161	353	517	668	105	210	472	735	947	105	210	472	735	947
2	163	358	521	674	105	210	472	735	947	105	210	472	735	947
4	165	363	526	680	105	210	472	735	947	105	210	472	735	947
5	168	367	530	687	105	210	472	735	947	105	210	472	735	947

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

Age at Issue.	Whole Life, $5,000 at end of				Endowment at Age 85 at end of				20-Premiums Life at end of				20-Year Endowment at end of		
	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	20 Years.	3 Years.	10 Years.	15 Years.	19 Years.	3 Years.	10 Years.	15 Years.
20	$322	$1079	$1614	$2132	$ 52	$189	$298	$428	$115	$427	$684	$929	$145	$524	[illegible]
21	329	1104	1648	2172	53	193	305	436	116	428	685	929	145	524	[illegible]
22	338	1129	1682	2213	54	197	311	444	117	429	686	929	145	524	[illegible]
23	346	1154	1717	2253	56	202	317	453	117	430	687	931	145	524	[illegible]
24	355	1180	1751	2294	57	206	324	461	118	432	688	930	144	524	[illegible]
25	364	1206	1786	2335	59	211	330	469	119	433	689	930	144	524	[illegible]
26	373	1233	1822	2377	60	216	337	478	119	434	690	930	144	523	[illegible]
27	382	1259	1858	2418	62	220	344	486	120	436	692	931	144	523	[illegible]
28	391	1287	1894	2460	63	225	350	494	120	439	694	931	144	523	[illegible]
29	401	1314	1930	2501	65	230	357	503	121	441	697	931	144	523	[illegible]
30	411	1343	1967	2543	66	235	364	511	122	444	699	931	144	521	[illegible]
31	421	1371	2005	2584	68	240	371	520	122	447	701	932	144	521	[illegible]
32	431	1400	2042	2624	69	245	378	528	123	449	702	932	144	521	[illegible]
33	441	1429	2079	2665	71	250	385	536	123	451	704	932	143	520	[illegible]
34	452	1458	2117	2705	73	255	392	544	124	453	705	932	143	520	[illegible]
35	463	1488	2154	2744	75	261	399	552	124	455	707	932	145	520	[illegible]
36	473	1518	2191	2783	76	266	406	560	125	457	708	932	144	520	[illegible]
37	485	1549	2228	2821	78	271	413	568	126	460	710	932	146	520	[illegible]
38	496	1579	2265	2858	80	277	420	576	126	462	711	932	146	519	[illegible]
39	507	1610	2301	2895	82	282	426	583	127	464	711	931	145	519	[illegible]
40	519	1641	2337	2931	84	288	433	591	127	466	712	931	145	518	[illegible]
41	531	1671	2372	2967	86	293	440	599	128	468	713	931	144	517	[illegible]
42	543	1701	2406	3002	88	298	446	606	128	469	713	931	144	518	[illegible]
43	556	1730	2440	3036	90	304	453	613	129	470	714	930	143	517	[illegible]
44	568	1759	2473	3069	92	310	459	620	129	471	714	929	143	515	[illegible]
45	580	1788	2505	3101	94	317	467	628	130	472	713	929	142	514	[illegible]
46	593	1816	2537	3132	96	324	474	635	130	472	713	928	142	513	[illegible]
47	605	1843	2568	3162	98	330	482	642	131	473	712	928	141	512	[illegible]
48	616	1869	2598	3192	100	337	489	649	131	473	712	927	140	510	[illegible]
49	628	1895	2627	3220	102	343	496	656	131	473	711	927	139	508	[illegible]
50	639	1921	2656	3247	103	350	503	662	131	472	709	926	138	506	[illegible]
51	650	1947	2684	3274	105	356	511	670	131	472	708	925	139	504	[illegible]
52	661	1971	2712	3299	107	362	518	677	132	472	706	923	138	504	[illegible]
53	672	1996	2739	3324	109	369	525	684	132	472	704	922	138	501	[illegible]
54	682	2020	2764	3348	111	375	532	693	132	470	702	921	137	499	[illegible]
55	693	2044	2790	3373	113	381	540	702	132	469	700	920	137	496	[illegible]
56	703	2067	2814	3399	115	388	548	712	132	468	697	918	138	494	[illegible]
57	714	2090	2837	3426	117	394	555	724	132	468	693	917	136	491	[illegible]
58	724	2112	2859	3454	119	401	564	737	132	466	690	915	136	488	[illegible]
59	735	2133	2882	3484	121	407	573	754	132	464	686	913	136	485	[illegible]
60	745	2154	2905	3516	123	414	583	774	132	462	682	910	136	482	[illegible]

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies

Ordinary Life at end of				20-Premiums Life at end of					20-Year Endowment at end of				
5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
$88	$199	$308	$414	$101	$203	$464	$730	$946	$150	$250	$517	$759	$950
90	208	315	422	101	204	466	731	946	150	250	517	759	950
93	208	321	430	102	205	467	732	946	150	250	517	759	950
95	213	328	438	103	206	468	733	947	150	250	516	759	950
97	218	335	446	103	207	470	734	947	150	250	516	759	950
100	222	341	454	104	208	471	735	947	150	250	516	759	950
102	227	348	462	104	209	472	736	947	150	250	516	758	950
104	232	355	470	105	210	474	737	947	150	250	516	758	950
107	238	362	478	105	211	475	738	947	150	250	515	758	950
109	243	369	487	106	212	476	739	948	150	250	515	758	950
112	248	376	495	106	213	477	739	948	150	250	515	757	950
115	253	384	503	107	213	478	740	948	150	250	514	757	950
117	259	391	511	107	214	479	740	948	150	250	514	757	950
120	264	398	519	108	215	480	741	948	150	250	514	756	950
123	270	405	527	108	216	481	741	948	150	250	513	756	950
126	275	413	534	109	217	482	742	948	150	250	513	756	950
129	281	420	542	109	218	483	742	948	150	250	513	755	950
132	287	427	549	110	218	484	742	948	150	250	512	755	950
135	292	434	557	110	219	485	742	948	150	250	512	754	950
138	298	441	564	111	220	486	742	947	150	250	512	753	950
141	304	448	571	111	221	486	742	947	150	250	511	753	950
144	309	455	578	112	221	487	742	947	150	250	511	752	950
147	315	461	585	112	222	487	741	947	150	250	510	751	950
150	321	468	592	112	223	487	740	946	150	250	509	750	950
153	326	474	598	113	223	487	740	946	150	250	508	750	950
156	331	481	605	113	224	487	739	945	150	250	507	750	950
160	336	487	611	114	224	486	737	945	150	250	506	750	950
162	342	493	617	114	224	486	736	944	150	250	505	750	950
165	346	498	622	114	224	485	734	943	150	250	503	750	950
168	351	504	628	114	224	484	732	942	150	250	502	750	950
171	356	510	634	114	224	483	730	941	150	250	500	750	950
174	361	515	639	114	224	482	728	940	150	250	500	750	950
176	366	520	644	114	224	480	726	939	150	250	500	750	950
179	370	526	649	114	224	479	723	938	150	250	500	750	950
182	375	531	654	114	224	477	720	936	150	250	500	750	950
184	379	535	658	114	223	476	717	935	150	250	500	750	950
187	384	541	664	114	223	474	713	933	...	...	...	...	...
190	388	545	669	114	223	472	709	931	...	...	...	...	...
192	392	550	675	114	222	470	705	929	...	...	...	...	...
195	396	554	681	114	222	467	700	927	...	...	...	...	
197	400	558	688	114	222	465	696	925	...	...	...		

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$44	$88	$199	$307	$413	$101	$203	$464	$729	$945	$123	$243	$523	$775	[illegible]
21	45	90	203	314	421	101	204	466	731	946	123	243	523	775	[illegible]
22	46	93	208	321	429	102	205	467	732	946	123	243	522	775	[illegible]
23	47	95	213	328	437	103	206	469	734	946	123	243	522	775	[illegible]
24	49	97	218	335	446	103	207	470	734	946	123	242	522	775	[illegible]
25	50	99	222	342	454	103	208	470	735	947	123	242	522	774	[illegible]
26	51	102	227	348	462	104	209	472	736	947	123	242	522	774	[illegible]
27	52	104	232	355	470	105	210	473	736	947	123	242	521	774	[illegible]
28	54	107	237	362	478	105	211	475	738	947	123	242	521	774	[illegible]
29	55	109	242	369	486	106	212	476	739	947	123	242	521	774	[illegible]
30	56	112	248	376	495	107	212	477	739	947	123	242	521	773	[illegible]
31	58	114	253	383	503	107	213	478	740	948	123	242	520	772	[illegible]
32	59	117	258	391	511	107	214	479	741	948	123	241	520	772	[illegible]
33	61	120	264	398	519	108	215	480	741	948	123	241	519	772	[illegible]
34	62	123	270	405	527	108	216	482	741	948	122	241	519	772	[illegible]
35	63	126	275	413	534	109	217	482	742	948	122	241	519	771	[illegible]
36	65	129	281	420	542	109	217	483	742	948	122	241	519	771	[illegible]
37	67	131	287	427	550	110	218	484	742	948	122	240	518	770	[illegible]
38	68	134	292	434	557	110	219	485	742	948	122	240	518	770	[illegible]
39	70	138	298	441	564	110	220	485	742	948	122	240	517	769	[illegible]
40	71	141	304	448	571	111	220	486	742	947	122	240	517	768	955
41	73	144	309	455	578	112	222	486	742	947	122	240	516	767	954
42	75	147	315	462	585	112	222	487	741	946	122	240	515	766	954
43	77	150	320	468	592	112	222	487	741	945	122	239	514	765	954
44	78	153	326	474	598	113	223	487	740	945	122	239	514	764	[illegible]
45	78	157	331	481	605	113	224	487	740	945	122	239	512	762	953
46	80	160	336	487	611	113	224	487	738	945	122	238	511	761	953
47	83	162	341	492	617	114	224	487	735	944	122	238	509	759	952
48	85	165	346	498	623	114	224	485	734	943	121	237	508	757	951
49	86	168	351	504	628	114	224	484	732	942	121	236	506	754	950
50	88	171	356	510	634	114	224	483	731	941	121	236	504	752	949
51	90	174	361	516	639	114	224	482	728	940	120	235	502	749	948
52	91	177	365	521	644	114	224	480	726	939	120	234	500	746	947
53	93	179	370	526	649	115	224	479	723	938	119	233	497	743	946
54	94	182	375	531	654	115	223	477	719	936	119	233	494	739	944
55	96	185	379	536	659	114	223	476	717	935	119	232	492	736	943
56	97	187	384	541	663	114	223	474	713	933	118	231	489	732	941
57	98	190	388	545	669	114	223	472	709	931	118	230	486	727	939
58	100	192	392	549	675	114	222	470	705	929	118	229	483	722	937
59	101	195	396	554	681	114	222	467	701	926	117	228	479	717	935
60	103	197	400	559	688	114	222	465	698	923	117	227	476	711	932

Paid-up Values (Nonparticipating) on $1,000

Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$22	$89	$200	$310	$418	$51	$205	$466	$732	$946	$72	$260	$529	$775	$957
22	91	205	317	426	51	205	467	732	946	71	260	528	775	957
23	93	209	323	433	51	206	468	733	946	70	259	528	775	957
23	95	213	329	441	51	207	469	733	946	70	259	527	774	957
24	97	218	336	449	51	208	470	734	946	69	258	527	774	956
24	99	223	342	457	52	208	471	735	946	69	257	526	774	956
25	102	227	349	465	52	209	472	736	946	69	257	526	773	956
26	104	232	356	473	52	210	473	736	947	69	256	525	773	956
26	106	237	362	481	52	210	474	737	947	68	256	525	773	956
27	109	242	368	489	53	211	475	737	947	68	255	524	772	956
28	111	247	376	497	53	212	476	738	947	68	254	524	772	956
28	114	252	383	505	53	213	477	739	947	68	254	523	771	956
29	116	257	390	513	53	213	477	739	947	68	253	522	771	956
30	119	262	397	521	53	214	478	739	947	67	252	522	771	955
30	122	268	405	529	53	214	479	739	947	67	252	521	770	955
31	124	273	412	537	54	215	480	740	947	67	251	520	770	955
32	127	279	419	545	54	216	481	740	947	67	250	520	769	955
33	130	284	426	553	54	216	481	740	947	66	249	519	768	955
33	133	290	433	560	54	217	482	740	946	66	249	518	767	954
34	136	296	440	568	54	217	482	740	946	66	248	517	766	954
35	139	301	447	575	55	218	482	739	946	66	247	516	765	954
36	142	307	454	582	55	219	483	739	946	65	246	515	764	953
37	145	312	461	590	55	219	483	738	946	65	246	514	763	953
37	148	318	467	597	55	219	483	737	945	65	245	513	762	953
38	151	323	474	604	56	220	483	736	945	64	244	512	761	952
39	154	328	480	610	56	220	483	735	944	64	243	510	759	952
40	157	334	487	617	56	221	482	734	944	64	242	509	757	951
41	160	339	493	623	56	221	482	733	943	64	241	507	755	950
42	163	344	499	629	56	221	481	731	942	63	240	505	753	950
43	165	349	505	635	56	221	480	729	942	63	239	503	751	949
43	168	353	510	641	56	221	478	727	941	63	238	501	749	948
44	171	358	516	647	56	221	477	725	939	62	237	499	746	947
45	174	363	521	652	56	221	476	723	938	62	235	497	743	946
46	176	368	527	658	56	220	475	720	937	62	234	494	740	944
46	179	372	532	663	57	220	473	717	936	61	233	491	736	943
47	182	377	537	668	57	221	472	714	934	61	232	489	732	941
48	184	381	542	674	57	220	470	711	932	61	230	486	728	940
49	187	385	546	679	57	220	468	707	930	61	229	483	724	938
50	190	389	551	685	57	219	466	703	928	61	228	480	719	936
50	192	393	555	692	57	219	464	698	926	60	227	476	714	934
51	195	397	559	699	57	219	461	693	924	60	225	473	708	931

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$44	$88	$199	$307	$413	$101	$203	$464	$729	$945	$123	$243	$523	$775	[illegible]
21	45	90	203	314	421	101	204	466	731	946	123	243	523	775	[illegible]
22	46	93	208	321	429	102	205	467	732	946	123	243	522	775	[illegible]
23	47	95	213	328	437	103	206	469	734	946	123	243	522	775	[illegible]
24	49	97	218	335	446	103	207	470	734	946	123	242	522	775	[illegible]
25	50	99	222	342	454	103	208	470	735	947	123	242	522	774	[illegible]
26	51	102	227	348	462	104	209	472	736	947	123	242	522	774	[illegible]
27	52	104	232	355	470	105	210	473	736	947	123	242	521	774	[illegible]
28	54	107	237	362	478	105	211	475	738	947	123	242	521	774	[illegible]
29	55	109	242	369	486	106	212	476	739	947	123	242	521	774	[illegible]
30	56	112	248	376	495	107	212	477	739	947	123	242	521	773	[illegible]
31	58	114	253	383	503	107	213	478	740	948	123	242	520	772	[illegible]
32	59	117	258	391	511	107	214	479	741	948	123	241	520	772	[illegible]
33	61	120	264	398	519	108	215	480	741	948	123	241	519	772	[illegible]
34	62	123	270	405	527	108	216	482	741	948	122	241	519	772	[illegible]
35	63	126	275	413	534	109	217	482	742	948	122	241	519	771	[illegible]
36	65	129	281	420	542	109	217	483	742	948	122	241	519	771	[illegible]
37	67	131	287	427	550	110	218	484	742	948	122	240	518	770	[illegible]
38	68	134	292	434	557	110	219	485	742	948	122	240	518	770	[illegible]
39	70	138	298	441	564	110	220	485	742	948	122	240	517	769	[illegible]
40	71	141	304	448	571	111	220	486	742	947	122	240	517	768	[illegible]
41	73	144	309	455	578	112	222	486	742	947	122	240	516	767	[illegible]
42	75	147	315	462	585	112	222	487	741	946	122	240	515	766	[illegible]
43	77	150	320	468	592	112	222	487	741	945	122	239	514	765	[illegible]
44	78	153	326	474	598	113	223	487	740	945	122	239	514	764	[illegible]
45	78	157	331	481	605	113	224	487	740	945	122	239	512	762	[illegible]
46	80	160	336	487	611	113	224	487	738	945	122	238	511	761	[illegible]
47	83	162	341	492	617	114	224	487	735	944	122	238	509	759	[illegible]
48	85	165	346	498	623	114	224	485	734	943	121	237	508	757	[illegible]
49	86	168	351	504	628	114	224	484	732	942	121	236	506	754	[illegible]
50	88	171	356	510	634	114	224	483	731	941	121	236	504	752	[illegible]
51	90	174	361	516	639	114	224	482	728	940	120	235	502	749	[illegible]
52	91	177	365	521	644	114	224	480	726	939	120	234	500	746	[illegible]
53	93	179	370	526	649	115	224	479	723	938	119	233	497	743	[illegible]
54	94	182	375	531	654	115	223	477	719	936	119	233	494	739	[illegible]
55	96	185	379	536	659	114	223	476	717	935	119	232	492	736	[illegible]
56	97	187	384	541	663	114	223	474	713	933	118	231	489	732	[illegible]
57	98	190	388	545	669	114	223	472	709	931	118	230	486	727	[illegible]
58	100	192	392	549	675	114	222	470	705	929	118	229	483	722	[illegible]
59	101	195	396	554	681	114	222	467	701	926	117	228	479	717	[illegible]
60	103	197	400	559	688	114	222	465	698	923	117	227	476	711	[illegible]

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
22	$89	$200	$310	$418	$51	$205	$466	$732	$946	$72	$260	$529	$775	$957
22	91	205	317	426	51	205	467	732	946	71	260	528	775	957
23	93	209	323	433	51	206	468	733	946	70	259	528	775	957
23	95	213	329	441	51	207	469	733	946	70	259	527	774	957
24	97	218	336	449	51	208	470	734	946	69	258	527	774	956
24	99	223	342	457	52	208	471	735	946	69	257	526	774	956
25	102	227	349	465	52	209	472	736	946	69	257	526	773	956
26	104	232	356	473	52	210	473	736	947	69	256	525	773	956
26	106	237	362	481	52	210	474	737	947	68	256	525	773	956
27	109	242	368	489	53	211	475	737	947	68	255	524	772	956
28	111	247	376	497	53	212	476	738	947	68	254	524	772	956
28	114	252	383	505	53	213	477	739	947	68	254	523	771	956
29	116	257	390	513	53	213	477	739	947	68	253	522	771	956
30	119	262	397	521	53	214	478	739	947	67	252	522	771	955
30	122	268	405	529	53	214	479	739	947	67	252	521	770	955
31	124	273	412	537	54	215	480	740	947	67	251	520	770	955
32	127	279	419	545	54	216	481	740	947	67	250	520	769	955
33	130	284	426	553	54	216	481	740	947	66	249	519	768	955
33	133	290	433	560	54	217	482	740	946	66	249	518	767	954
34	136	296	440	568	54	217	482	740	946	66	248	517	766	954
35	139	301	447	575	55	218	482	739	946	66	247	516	765	954
36	142	307	454	582	55	219	483	739	946	65	246	515	764	953
37	145	312	461	590	55	219	483	738	946	65	246	514	763	953
37	148	318	467	597	55	219	483	737	945	65	245	513	762	953
38	151	323	474	604	56	220	483	736	945	64	244	512	761	952
39	154	328	480	610	56	220	483	735	944	64	243	510	759	952
40	157	334	487	617	56	221	482	734	944	64	242	509	757	951
41	160	339	493	623	56	221	482	733	943	64	241	507	755	950
42	163	344	499	629	56	221	481	731	942	63	240	505	753	950
43	165	349	505	635	56	221	480	729	942	63	239	503	751	949
43	168	353	510	641	56	221	478	727	941	63	238	501	749	948
44	171	358	516	647	56	221	477	725	939	62	237	499	746	947
45	174	363	521	652	56	221	476	723	938	62	235	497	743	946
46	176	368	527	658	56	220	475	720	937	62	234	494	740	944
46	179	372	532	663	57	220	473	717	936	61	233	491	736	943
47	182	377	537	668	57	221	472	714	934	61	232	489	732	941
48	184	381	542	674	57	220	470	711	932	61	230	486	728	940
49	187	385	546	679	57	220	468	707	930	61	229	483	724	938
49	190	389	551	685	57	219	466	703	928	61	228	480	719	936
50	192	393	555	692	57	219	464	698	926	60	227	476	714	934
51	195	397	559	699	57	219	461	693	924	60	225	473	708	931

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance G
anteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	
21	$136	$195	$252	$309	$364	$419	$473	$525	$576	$627	$676	$724	$782	$828	$872	$916	$
22	135	194	252	308	364	419	472	524	576	626	675	723	782	827	872	916	
23	135	194	251	308	363	418	472	524	575	626	675	723	782	827	872	915	
24	134	193	251	307	363	417	471	523	575	625	675	723	781	827	872	915	
25	134	192	250	307	362	417	470	523	574	625	674	722	781	827	871	915	
26	133	192	249	306	362	416	470	522	574	624	674	722	781	826	871	915	
27	132	191	249	305	361	416	469	522	573	624	673	722	780	826	871	915	
28	132	190	248	305	360	415	469	521	573	623	673	721	780	826	871	915	
29	131	190	247	304	360	414	468	521	572	623	672	721	779	825	870	914	
30	130	189	247	303	359	414	467	520	572	622	672	720	779	825	870	914	
31	129	188	246	303	358	413	467	519	571	622	671	720	778	824	870	914	
32	129	187	245	302	358	412	466	519	570	621	670	719	778	824	869	914	
33	128	187	244	301	357	412	465	518	570	620	670	718	777	824	869	913	
34	127	186	244	300	356	411	465	517	569	620	669	718	777	823	868	913	
35	126	185	243	300	355	410	464	516	568	619	668	717	776	822	868	913	
36	125	184	242	299	354	409	463	516	567	618	668	716	775	822	867	912	
37	125	183	241	298	354	408	462	515	566	617	667	716	775	821	867	912	
38	124	183	240	297	353	408	461	514	566	616	666	715	774	820	866	911	
39	123	182	239	296	352	407	460	513	565	615	665	714	773	820	866	911	
40	122	181	239	295	351	406	459	512	564	614	664	713	772	819	865	910	
41	121	180	238	295	350	405	458	511	563	613	663	712	771	818	864	910	
42	120	179	237	294	349	404	457	510	561	612	662	710	770	817	863	909	
43	120	178	236	293	348	403	456	509	560	611	660	709	768	815	862	908	
44	119	178	235	292	347	402	455	507	559	609	659	707	767	814	861	907	
45	118	177	234	291	346	400	453	506	557	607	657	706	765	813	859	906	
46	117	177	233	290	345	399	452	504	555	605	655	704	763	811	858	905	
47	116	175	232	288	343	397	450	502	553	603	653	702	761	809	856	904	
48	115	174	231	287	342	396	448	500	551	601	651	699	759	807	855	903	
49	114	173	230	285	340	394	446	498	549	599	648	697	757	805	853	901	
50	113	171	228	284	338	392	444	496	546	596	645	694	754	802	851	899	
51	112	170	227	282	337	390	442	493	544	593	642	691	751	800	848	898	
52	111	169	226	281	335	388	440	491	541	590	639	688	748	797	846	896	
53	110	168	224	279	333	386	437	488	538	587	636	685	745	793	843	893	
54	110	167	223	278	331	383	435	485	535	584	632	681	741	790	840	891	
55	109	166	222	276	329	381	432	482	531	580	629	677	737	786	836	888	
56	108	165	220	274	327	379	429	479	528	576	625	673	733	782	833	885	
57	107	164	219	273	325	376	426	476	524	572	620	668	728	777	829	882	
58	106	163	218	271	323	374	423	472	520	568	615	663	723	773	824	879	
59	106	162	216	269	321	371	420	469	516	563	610	658	717	767	820	875	
60	105	161	215	268	319	369	417	465	512	558	605	652	712	762	814	871	

Paid-up Values (Participating) on Ordinary Life Policies for $1,000.

AFTER PREMIUMS SHALL HAVE BEEN PAID FOR													
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
$63	$84	$105	$127	$148	$169	$190	$212	$233	$254	$275	$295	$316	$418
64	86	108	130	151	173	195	216	238	259	280	301	322	425
66	88	110	133	155	177	199	221	243	264	286	307	329	433
68	90	113	136	158	181	203	225	248	270	292	314	335	441
69	92	116	139	162	185	208	230	253	275	298	320	342	448
71	95	118	142	165	189	212	235	258	281	304	326	349	456
72	97	121	145	169	193	217	240	264	287	310	333	355	464
74	99	124	148	173	197	221	245	269	293	316	339	362	472
76	101	126	152	176	201	226	250	275	299	322	346	369	480
78	104	129	156	180	206	231	256	280	305	329	353	376	489
80	106	132	158	184	210	236	261	286	311	335	359	383	497
81	108	135	162	188	215	241	266	292	317	342	366	390	505
83	111	138	166	192	219	246	272	298	323	348	373	398	513
85	113	141	169	197	224	251	277	304	330	355	380	405	521
87	116	145	173	201	229	256	283	310	336	362	387	412	529
89	119	148	177	205	233	261	289	316	343	369	395	420	537
91	121	151	181	210	238	267	295	322	349	376	402	427	544
93	124	155	185	214	243	272	301	329	356	383	409	434	552
96	127	158	189	219	249	278	307	335	362	390	416	442	560
98	130	161	193	223	254	283	313	341	369	396	423	449	567
00	133	165	197	228	259	289	319	348	376	403	430	456	575
02	136	169	201	233	264	295	325	354	382	410	437	463	582
05	139	172	205	238	269	300	331	360	389	417	444	470	589
07	142	176	210	243	275	306	337	366	395	423	451	477	596
10	145	180	214	247	280	311	342	372	402	430	457	484	603
12	148	184	218	252	285	317	348	378	408	436	464	490	610
14	151	187	222	257	290	322	354	384	414	443	470	497	616
17	154	191	226	261	295	328	359	390	420	449	477	503	623
19	157	194	230	266	300	333	365	396	426	455	483	510	629
21	160	198	234	270	304	338	370	401	432	461	489	516	635
24	163	201	238	274	309	343	376	407	437	467	495	522	641
26	166	205	242	279	314	348	381	412	443	472	501	528	646
28	169	208	246	283	318	353	386	418	449	478	506	534	652
30	171	211	250	287	323	358	391	423	454	484	512	539	657
33	174	215	254	291	328	363	396	428	459	489	518	545	662
35	177	218	257	295	332	367	401	434	465	495	523	550	668
37	180	221	261	300	336	372	406	439	470	500	528	555	673
39	183	224	265	304	341	377	411	444	475	505	533	560	679
41	185	228	268	308	345	381	416	448	480	510	538	565	685
43	188	231	272	312	349	386	420	453	484	514	543	570	691
46	191	234	276	315	353	390	424	457	489	519	547	575	698
48	193	237	279	319	357	394	429	462	493	523	552	580	705
50	196	240	282	323	361	398	433	466	498	528	558	586	713
52	198	243	286	326	365	402	437	470	502	533	563	592	721
54	201	246	289	329	368	405	441	475	507	539	569	599	730
56	203	248	291	333	372	409	445	479	513	545	576	606	739

Paid-up Values (Participating) on 20-Premiums Life Policies for $1,000.

Age at Issue.	AT THE END OF													
	3 Years.	4 Years	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years	15 Years.	[illegible]
20	$145	$194	$243	$292	$342	$391	$441	$492	$542	$592	$643	$693	$744	[illegible]
21	145	194	244	293	343	393	443	493	543	593	644	694	745	[illegible]
22	146	195	244	294	344	394	444	494	544	594	645	695	746	[illegible]
23	146	196	245	295	345	395	445	495	545	595	646	696	747	[illegible]
24	147	197	246	296	346	396	446	496	546	596	647	697	747	[illegible]
25	148	197	247	297	347	397	447	497	547	597	648	698	748	[illegible]
26	148	198	248	298	348	398	448	498	548	598	648	699	749	[illegible]
27	149	199	249	299	349	399	449	499	549	599	649	699	749	[illegible]
28	149	200	250	300	350	400	450	500	550	600	650	700	750	[illegible]
29	150	200	251	301	351	401	451	501	551	601	651	701	750	[illegible]
30	151	201	251	302	352	402	452	502	552	602	652	701	751	[illegible]
31	151	202	252	303	353	403	453	503	553	603	653	702	751	[illegible]
32	152	202	253	303	354	404	454	504	554	603	653	703	752	[illegible]
33	152	203	254	304	355	405	455	505	555	604	654	703	752	[illegible]
34	153	204	255	305	355	406	456	506	555	605	654	704	753	[illegible]
35	153	204	255	306	356	407	457	506	556	605	655	704	753	[illegible]
36	154	205	256	307	357	407	457	507	557	606	655	704	753	[illegible]
37	155	206	257	307	358	408	458	508	557	607	656	704	753	[illegible]
38	155	206	257	308	359	409	459	509	558	607	656	705	753	[illegible]
39	156	207	258	309	360	410	460	509	558	607	656	705	753	[illegible]
40	156	208	259	310	360	410	460	510	559	607	656	704	753	[illegible]
41	157	208	260	311	361	411	461	510	559	608	656	704	753	[illegible]
42	157	209	260	311	362	412	461	510	559	607	656	704	752	[illegible]
43	158	210	261	312	362	412	461	510	559	607	655	703	751	[illegible]
44	158	210	262	312	363	412	462	510	559	607	655	703	751	[illegible]
45	159	211	262	313	363	413	462	510	558	606	654	702	750	[illegible]
46	159	211	263	313	363	413	462	510	558	605	653	701	749	[illegible]
47	160	212	263	313	363	413	461	509	557	605	652	700	747	[illegible]
48	160	212	263	314	363	412	461	509	556	604	651	698	746	[illegible]
49	160	212	263	314	363	412	460	508	555	602	649	697	744	[illegible]
50	161	212	263	313	363	411	460	507	554	601	648	695	742	[illegible]
51	161	212	263	313	362	411	459	506	553	599	646	693	740	[illegible]
52	161	213	263	313	362	410	458	505	551	598	644	691	738	[illegible]
53	161	213	263	313	362	410	457	503	550	596	642	688	735	[illegible]
54	161	213	263	312	361	409	456	502	548	594	640	686	733	[illegible]
55	161	213	263	312	360	408	454	501	546	592	637	683	730	[illegible]
56	161	213	263	312	360	407	453	499	544	589	634	680	726	[illegible]
57	161	213	263	311	359	406	452	497	542	587	631	677	723	[illegible]
58	161	213	262	311	358	405	450	495	540	584	628	673	719	[illegible]
59	162	213	262	311	358	404	449	493	537	581	624	669	715	[illegible]
60	162	213	262	310	357	403	447	491	534	577	621	665	710	[illegible]
61	162	213	262	310	356	401	445	489	531	574	617	660	706	[illegible]
62	162	213	262	309	355	400	443	486	528	570	613	656	701	[illegible]
63	162	213	262	309	354	398	441	484	525	567	609	652	697	[illegible]
64	162	212	261	308	353	397	439	481	522	564	605	648	692	[illegible]
65	162	212	261	308	352	396	438	479	520	561	602	644	688	[illegible]

'aid-up Values. (Participating) on 20-Year Endowment Policies for $1,000 each.

AT THE END OF													
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	19 Years.
$170	$226	$280	$334	$387	$439	$491	$541	$591	$640	$688	$735	$781	$958
170	226	280	334	387	439	491	541	591	640	687	735	781	957
170	225	280	334	387	439	490	541	591	639	687	734	781	957
170	225	280	334	387	439	490	541	590	639	687	734	781	957
170	225	280	334	387	439	490	541	590	639	687	734	780	957
170	225	280	333	386	439	490	540	590	639	687	734	780	957
170	225	280	333	386	438	490	540	590	639	687	734	780	957
170	225	279	333	386	438	489	540	590	638	686	734	780	957
170	225	279	333	386	438	489	540	589	638	686	733	780	957
169	225	279	333	386	438	489	539	589	638	686	733	779	957
169	225	279	333	385	437	489	539	589	638	686	733	779	957
169	224	279	332	385	437	488	539	588	637	685	732	779	957
169	224	279	332	385	437	488	539	588	637	685	732	779	957
169	224	279	332	385	437	488	538	588	637	685	732	778	957
169	224	278	332	385	436	488	538	587	636	684	731	778	956
169	224	278	332	384	436	487	538	587	636	684	731	777	956
169	224	278	331	384	436	487	537	587	635	683	731	777	956
169	224	278	331	384	436	487	537	586	635	683	730	776	956
169	224	278	331	384	435	486	536	586	634	682	729	776	956
169	223	278	331	383	435	486	536	585	634	682	729	775	955
169	223	277	331	383	435	486	536	585	633	681	728	775	955
169	223	277	331	383	434	485	535	584	633	680	727	774	955
169	223	277	330	382	434	485	535	584	632	679	726	773	955
169	223	277	330	382	434	484	534	583	631	678	725	772	954
168	223	277	330	382	433	483	533	582	630	677	724	771	954
168	223	277	330	381	432	483	532	581	629	676	723	769	953
168	223	276	329	381	432	482	531	579	627	675	721	768	953
168	223	276	329	380	431	481	530	578	626	673	720	766	952
168	222	276	328	379	430	479	528	577	624	671	718	764	951
168	222	275	327	378	429	478	527	575	622	669	716	762	951
168	222	275	326	377	427	477	525	573	620	667	714	760	950
167	221	274	326	376	426	475	523	571	618	665	711	758	949
167	221	273	325	375	425	473	521	569	616	662	709	755	948
167	220	272	324	374	423	472	519	566	613	660	706	752	947
166	220	272	323	373	422	470	517	564	610	656	703	749	945
166	219	271	322	371	420	468	515	561	607	653	699	746	944
166	219	270	321	370	418	466	512	558	604	650	696	742	942
166	218	269	319	368	416	463	510	555	601	646	692	738	941
165	218	269	318	367	414	461	507	552	597	642	687	733	939
165	217	268	317	365	412	459	504	549	593	638	683	729	937
165	217	267	316	364	410	456	501	545	589	633	677	723	934
164	216	266	315	362	408	453	497	541	584	628	672	718	932
164	216	265	314	360	406	450	494	537	580	623	667	712	929
164	215	265	313	359	404	447	490	533	575	618	662	707	926

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																		
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	[illegible]
20	$63	$85	$106	$127	$148	$170	$191	$212	$233	$254	$275	$296	$317	$337	$358	$378	$398	$4[illegible]
21	65	87	108	130	152	173	195	217	238	259	281	302	323	344	365	385	406	4[illegible]
22	66	89	111	133	155	177	199	221	243	265	286	308	329	350	371	392	413	4[illegible]
23	68	91	113	136	159	181	204	226	248	270	292	314	336	357	379	400	420	4[illegible]
24	70	93	116	139	162	185	208	231	253	276	298	320	342	364	386	407	428	4[illegible]
25	71	95	119	142	166	189	212	236	259	282	304	327	349	371	393	414	436	4[illegible]
26	73	97	121	145	169	193	217	241	264	287	310	333	356	378	400	422	444	4[illegible]
27	75	99	124	149	173	197	222	246	270	293	317	340	363	385	408	430	451	4[illegible]
28	76	102	127	152	177	202	226	251	275	299	323	346	370	392	415	437	459	4[illegible]
29	78	104	130	155	181	206	231	256	281	305	329	353	377	400	423	445	467	4[illegible]
30	80	106	133	159	185	211	236	261	286	311	336	360	384	407	430	453	475	4[illegible]
31	82	109	136	162	189	215	241	267	292	317	342	367	391	415	438	461	483	5[illegible]
32	84	111	139	166	193	220	246	272	298	324	349	374	398	422	446	469	491	5[illegible]
33	86	114	142	170	197	224	251	278	304	330	356	381	405	430	453	477	499	5[illegible]
34	88	117	145	173	201	229	257	284	310	337	362	388	413	437	461	484	507	5[illegible]
35	90	119	148	177	206	234	262	289	316	343	369	395	420	445	469	492	515	5[illegible]
36	92	122	152	181	210	239	267	295	323	350	376	402	428	452	476	500	523	5[illegible]
37	94	125	155	185	215	244	273	301	329	356	383	409	435	460	484	508	530	5[illegible]
38	96	127	158	189	219	249	278	307	335	363	390	416	442	467	491	515	538	5[illegible]
39	98	130	162	193	224	254	284	313	342	370	397	423	449	474	499	523	546	5[illegible]
40	101	133	166	197	229	259	290	319	348	376	404	430	456	482	506	530	553	5[illegible]
41	103	136	169	202	233	265	295	325	354	383	410	437	464	489	513	537	560	5[illegible]
42	105	139	173	206	238	270	301	331	361	389	417	444	471	496	521	544	567	5[illegible]
43	108	142	177	210	243	275	306	337	367	396	424	451	477	503	528	552	575	5[illegible]
44	110	146	180	214	248	280	312	343	373	402	430	458	484	510	535	558	581	6[illegible]
45	113	149	184	219	252	285	317	349	379	408	437	464	491	517	541	565	588	6[illegible]
46	115	152	188	223	257	290	323	354	385	414	443	471	497	523	548	572	595	6[illegible]
47	117	155	191	227	262	295	328	360	391	420	449	477	504	530	554	578	601	6[illegible]
48	120	158	195	231	266	300	333	365	396	426	455	483	510	536	561	585	608	6[illegible]
49	122	161	198	235	270	305	338	371	402	432	461	489	516	542	567	591	614	6[illegible]
50	124	163	202	239	275	310	343	376	408	438	467	495	522	548	573	597	620	6[illegible]
51	126	166	205	243	279	314	348	381	413	444	473	501	528	554	579	603	625	6[illegible]
52	129	169	208	246	283	319	353	386	418	449	479	507	534	560	585	608	631	6[illegible]
53	131	172	212	250	288	324	358	392	424	455	484	513	540	566	590	614	636	6[illegible]
54	133	175	215	254	292	328	363	397	429	460	490	518	545	571	596	619	641	6[illegible]
55	135	178	218	258	296	333	368	402	434	465	495	523	551	576	601	624	647	6[illegible]
56	137	180	222	262	300	337	373	407	439	470	500	529	556	581	606	629	652	6[illegible]
57	140	183	225	265	304	341	377	411	444	475	505	534	561	586	611	635	657	6[illegible]
58	142	186	228	269	308	346	382	416	449	480	510	539	566	591	616	640	663	6[illegible]
59	144	188	231	273	312	350	386	421	454	485	515	543	570	597	622	646	669	6[illegible]
30	146	191	234	276	316	354	390	425	458	489	519	548	575	602	627	652	676	6[illegible]
61	148	194	238	279	320	358	394	429	462	494	524	553	581	608	633	658	683	7[illegible]
62	150	196	241	283	323	362	398	433	466	498	529	558	586	614	640	665	690	7[illegible]
63	152	199	243	286	327	365	402	437	471	503	534	564	592	620	647	673	697	7[illegible]
64	154	201	246	289	330	369	406	441	475	508	539	570	599	627	654	681	706	7[illegible]
65	156	204	249	292	333	372	410	445	480	513	545	576	606	635	662	689	715	7[illegible]
66	158	206	251	295	336	376	414	450	485	519	552	584	614	643	671	698	724	7[illegible]
67	159	208	254	298	339	379	418	455	491	526	559	592	622	652	681	709	736	7[illegible]
68	161	210	256	300	343	384	423	461	498	533	568	600	631	662	692	721	748	7[illegible]

PAID-UP VALUES.

owing the Amount of Participating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
45	$194	$243	$293	$342	$392	$442	$492	$542	$593	$643	$694	$745	$796	$846	$898	$949
46	195	244	294	343	393	443	493	543	594	644	695	745	796	847	898	949
46	196	245	295	344	394	444	494	545	595	645	696	746	797	848	898	949
47	196	246	296	345	395	445	495	546	596	646	697	747	797	848	899	949
48	197	247	297	346	396	446	497	547	597	647	697	748	798	848	899	949
48	198	248	297	347	397	448	498	548	598	648	698	748	799	849	899	950
49	199	248	298	348	399	449	499	549	599	649	699	749	799	849	899	950
49	199	249	299	349	400	450	500	550	600	650	700	750	800	850	900	950
50	200	250	300	350	401	451	501	551	601	651	701	750	800	850	900	950
51	201	251	301	351	402	452	502	552	602	651	701	751	801	850	900	950
51	201	252	302	352	403	453	503	553	602	652	702	751	801	851	900	950
52	202	253	303	353	404	454	504	553	603	653	702	752	801	851	900	950
52	203	253	304	354	404	455	504	554	604	654	703	752	802	851	901	950
53	204	254	305	355	405	455	505	555	605	654	704	753	802	851	901	950
53	204	255	306	356	406	456	506	556	605	655	704	753	802	851	901	950
54	205	256	306	357	407	457	507	557	606	655	704	753	802	852	901	950
54	206	257	307	358	408	458	508	557	607	656	705	754	803	851	901	950
55	206	257	308	358	409	459	508	558	607	656	705	754	803	851	900	950
56	207	258	309	359	409	459	509	558	607	656	705	754	802	851	900	950
56	208	259	310	360	410	460	510	559	608	657	705	754	802	851	900	950
57	208	259	310	361	411	461	510	559	608	657	705	753	802	851	900	949
57	209	260	311	362	412	461	511	559	608	656	705	753	801	850	899	949
58	210	261	312	362	412	462	511	560	608	656	704	753	801	850	899	949
58	210	262	312	363	413	462	511	560	608	656	704	752	800	849	898	948
59	211	262	313	363	413	462	511	559	607	655	703	751	799	848	898	948
59	211	263	313	364	413	462	511	559	607	655	702	750	798	847	897	948
60	212	263	314	364	413	462	510	558	606	654	701	749	797	846	896	947
60	212	263	314	364	413	462	510	558	605	653	700	748	796	845	895	946
61	212	264	314	364	413	461	509	557	604	651	699	746	794	843	894	946
61	213	264	314	364	412	461	508	556	603	650	697	745	793	842	892	945
61	213	264	314	363	412	460	508	555	601	648	695	743	791	840	891	944
61	213	264	314	363	411	459	506	553	600	646	693	741	789	838	889	943
61	213	264	314	363	411	458	505	552	598	645	691	738	786	836	888	942
61	213	264	313	362	410	457	504	550	596	642	689	736	784	834	886	941
61	213	264	313	362	409	456	503	549	594	640	686	733	781	831	883	939
61	213	263	313	361	408	455	501	547	592	638	683	730	778	828	881	938
61	213	263	312	360	407	453	499	544	589	634	680	726	774	825	878	936
61	213	263	311	359	406	452	497	542	587	631	677	723	771	821	875	934
61	213	262	311	358	405	450	495	540	584	628	673	719	767	818	872	932
62	213	262	311	358	404	449	493	537	581	624	669	715	763	814	869	930
62	213	262	310	357	403	447	491	534	577	621	665	710	758	809	865	928
62	213	262	310	356	401	445	489	531	574	617	660	706	754	805	862	925
62	213	262	309	355	400	443	486	528	570	613	656	701	749	801	858	923
62	213	262	309	354	398	441	484	525	567	609	652	697	744	796	854	920
63	213	262	308	353	397	439	481	522	564	605	648	692	740	791	849	917
63	213	262	308	352	396	438	479	520	561	602	644	688	735	786	844	913
64	214	262	308	352	395	437	478	519	560	600	642	685	731	781	840	910
64	214	262	308	352	395	437	478	519	559	599	640	682	727	777	835	906

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$171	$226	$281	$335	$388	$440	$491	$542	$591	$640	$688	$735	$782	$827	$871	$915	[illegible]
21	171	226	281	334	387	440	491	542	591	640	688	735	781	827	871	915	[illegible]
22	171	226	281	334	387	440	491	541	591	640	688	735	781	827	871	915	[illegible]
23	171	226	280	334	387	439	491	541	591	640	688	735	781	827	871	915	[illegible]
24	170	226	280	334	387	439	490	541	591	639	687	735	781	826	871	915	[illegible]
25	170	226	280	334	387	439	490	541	590	639	687	734	781	826	871	915	[illegible]
26	170	226	280	334	387	439	490	541	590	639	687	734	781	826	871	915	[illegible]
27	170	225	280	334	387	439	490	540	590	639	687	734	780	826	871	914	[illegible]
28	170	225	280	333	386	438	490	540	590	639	687	734	780	826	870	914	[illegible]
29	170	225	280	333	386	438	489	540	589	638	686	733	780	825	870	914	[illegible]
30	170	225	279	333	386	438	489	540	589	638	686	733	780	825	870	914	[illegible]
31	170	225	279	333	386	438	489	539	589	638	686	733	779	825	870	914	[illegible]
32	170	225	279	333	385	437	489	530	589	637	685	733	779	825	870	914	[illegible]
33	170	225	279	333	385	437	488	539	588	637	685	732	779	824	869	913	[illegible]
34	170	225	279	332	385	437	488	538	588	637	685	732	778	824	869	913	[illegible]
35	169	224	279	332	385	437	488	538	588	636	684	731	778	824	869	913	[illegible]
36	169	224	279	332	385	436	487	538	587	636	684	731	777	823	868	913	[illegible]
37	169	224	278	332	384	436	487	537	587	635	683	731	777	823	868	912	[illegible]
38	169	224	278	332	384	436	487	537	586	635	683	730	776	822	867	912	[illegible]
39	169	224	278	331	384	436	486	537	586	634	682	729	776	822	867	912	[illegible]
40	169	224	278	331	384	435	486	536	585	634	682	729	775	821	866	911	[illegible]
41	169	224	278	331	383	435	486	536	585	633	681	728	774	820	866	911	[illegible]
42	169	224	278	331	383	435	485	535	584	632	680	727	773	819	865	910	[illegible]
43	169	224	278	331	383	434	485	534	583	631	679	726	772	818	864	909	[illegible]
44	169	224	277	330	382	434	484	533	582	630	678	725	771	817	863	909	[illegible]
45	169	224	277	330	382	433	483	533	581	629	677	723	770	816	862	908	[illegible]
46	169	223	277	330	381	432	482	531	580	628	675	722	768	815	861	907	[illegible]
47	169	223	277	329	381	431	481	530	579	626	674	720	767	813	859	906	[illegible]
48	169	223	276	328	380	430	480	529	577	625	672	719	765	811	858	905	[illegible]
49	168	223	276	328	379	429	479	527	575	623	670	716	763	809	856	903	[illegible]
50	168	222	275	327	378	428	477	526	573	621	668	714	761	807	854	902	[illegible]
51	168	222	274	326	377	427	476	524	571	619	665	712	758	805	852	900	[illegible]
52	168	221	274	325	376	425	474	522	569	616	663	709	756	803	850	898	[illegible]
53	167	221	273	324	374	424	472	520	567	614	660	706	753	800	848	897	[illegible]
54	167	220	272	323	373	422	470	518	564	611	657	703	750	797	845	894	[illegible]
55	167	220	271	322	372	420	468	515	562	608	654	700	746	793	842	892	[illegible]
56	166	219	270	321	370	418	466	512	558	604	650	696	742	789	838	890	[illegible]
57	166	218	269	319	368	416	463	510	555	601	646	692	738	785	834	887	[illegible]
58	165	218	269	318	367	414	461	507	552	597	642	687	733	781	830	885	[illegible]
59	165	217	268	317	365	412	459	504	549	593	638	683	729	776	826	882	[illegible]

-up Values (Nonparticipating) on $1,000 Participating Policies.

Ordinary Life at end of				20-Premiums Life at end of					20-Year Endowment at end of				
5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$ 76	$190	$286	$381	$46	$208	$486	$740	$947	$90	$266	$542	$782	$958
78	194	292	388	48	209	487	741	947	90	266	542	782	958
80	198	298	395	49	211	488	742	948	90	265	542	781	958
81	203	304	403	50	212	489	743	948	90	265	542	781	958
83	207	310	410	51	213	490	743	948	90	265	541	781	958
85	212	316	418	52	215	492	744	948	90	265	541	781	958
87	216	322	425	53	216	493	745	948	90	265	541	781	958
89	221	329	433	54	217	494	746	949	89	265	541	781	958
91	225	335	441	55	219	495	747	949	89	265	541	781	958
93	230	342	448	56	220	496	747	949	89	265	541	780	958
95	235	349	456	57	221	497	748	949	89	265	540	780	958
98	240	355	464	58	222	498	749	949	89	264	540	780	958
100	245	362	472	59	224	499	749	949	89	264	540	780	958
102	250	369	480	60	225	500	750	949	89	264	540	780	958
105	256	376	489	62	226	501	750	950	89	264	539	779	957
108	261	383	497	63	228	502	751	950	89	264	539	779	957
112	266	390	505	64	229	503	751	950	89	264	539	779	957
115	272	398	513	65	230	504	752	950	89	264	539	778	957
119	277	405	521	66	231	505	752	950	89	263	538	778	957
122	283	412	529	67	232	506	753	950	89	263	538	778	957
126	289	420	537	68	234	506	753	950	89	263	538	777	957
130	295	427	544	69	235	507	753	950	89	263	537	777	956
134	301	434	552	70	236	508	753	949	89	263	537	776	956
137	307	442	560	71	237	509	753	949	89	263	537	776	956
141	313	449	567	72	238	509	753	949	89	263	536	775	955
145	319	456	575	73	239	510	753	949	89	263	536	775	955
149	325	463	582	74	240	510	753	949	89	262	535	774	955
153	331	470	589	75	241	510	752	948	89	262	535	773	955
157	337	477	596	76	242	510	751	948	89	262	534	772	954
162	342	484	603	77	243	510	751	948	89	262	533	771	954
166	348	490	610	78	244	510	750	947	89	262	532	769	953
170	354	497	616	79	245	510	749	946	89	262	531	768	953
173	359	503	623	80	246	509	747	946	90	262	530	766	952
177	365	510	629	80	246	509	746	945	90	261	528	764	951
181	370	516	635	81	247	508	744	944	90	261	527	762	951
185	376	522	641	82	247	507	742	943	90	260	525	760	950
188	381	528	646	82	247	506	740	942	90	260	523	758	949
192	386	534	652	83	247	505	738	941	90	259	521	755	948
196	391	539	657	84	248	503	735	940	90	258	519	752	947
199	396	545	662	84	248	502	733	939	90	258	517	749	945
203	401	550	668	85	248	501	730	937	90	257	515	746	944
206	406	555	673	85	248	499	726	936	90	256	512	742	942
210	411	560	679	86	248	497	723	934	90	256	510	738	941
213	416	565	685	86	248	495	719	932	90	255	507	733	939
217	420	570	691	87	248	493	715	930	90	254	504	729	937
220	424	575	698	88	248	491	710	928	90	254	501	723	934

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$ 44	$ 68	$ 93	$118	$143	$168	$191	$215	$237	$260	$282	$304	$325	$347	$367	$387	$407	$
21	45	71	96	122	147	171	195	218	241	264	286	309	330	352	372	393	413	
22	45	71	98	123	148	173	197	220	244	267	289	312	333	355	376	396	417	
23	48	75	101	127	152	177	201	225	248	272	295	317	339	360	381	402	423	
24	48	75	102	128	153	178	202	227	251	274	297	320	342	363	385	406	430	
25	51	78	104	130	156	181	206	230	255	278	301	324	346	368	390	412	435	
26	50	77	104	130	156	182	207	232	256	280	303	326	349	372	394	418	441	
27	51	78	105	132	158	184	210	235	260	284	307	331	354	377	399	423	447	
28	49	77	105	132	159	185	211	236	261	285	310	334	357	380	405	430	453	
29	51	79	107	135	162	188	214	240	265	290	315	339	363	386	411	435	459	
30	50	79	107	135	163	189	216	242	267	293	318	343	367	392	417	441	464	
31	52	81	110	138	166	193	220	246	272	298	324	349	373	398	423	447	470	
32	52	82	111	139	167	195	222	249	276	302	327	353	379	404	429	453	477	
33	54	84	113	142	171	199	226	254	281	307	333	358	385	410	435	459	483	
34	54	84	114	143	172	201	229	257	284	311	337	364	390	416	441	465	489	
35	56	86	116	146	176	205	234	262	290	317	343	370	396	422	447	472	496	
36	55	86	117	148	178	208	237	266	293	320	348	375	402	428	453	478	502	
37	57	89	121	152	183	213	242	271	299	326	354	381	408	434	460	485	509	
38	58	90	123	155	186	216	246	274	302	331	360	387	414	441	466	491	516	
39	61	94	127	159	191	221	251	279	308	337	365	394	421	447	473	498	522	
40	62	96	129	162	193	224	254	283	313	343	372	400	427	454	480	505	529	
41	65	100	133	166	198	228	259	288	319	349	378	406	434	460	486	511	535	
42	66	101	135	168	200	231	261	293	324	354	383	412	440	466	492	517	541	
43	69	104	138	171	203	235	266	298	329	360	389	418	445	472	498	523	547	
44	69	104	139	172	205	237	271	303	335	365	395	424	451	478	504	529	553	
45	71	106	141	176	209	242	275	308	340	371	400	429	457	484	510	535	559	
46	71	107	143	177	212	246	280	313	345	376	406	435	463	490	516	540	564	
47	73	110	146	181	216	251	285	318	351	382	412	441	469	495	521	546	570	
48	74	111	148	184	221	256	291	324	356	387	418	446	475	501	527	552	576	
49	75	113	151	189	225	261	296	330	362	393	423	452	480	507	533	558	582	
50	78	117	155	193	230	266	301	335	368	400	429	458	486	513	538	564	588	
51	81	120	159	197	235	271	306	340	373	404	434	463	491	518	544	570	595	
52	84	124	162	202	239	276	311	345	378	409	439	469	497	524	551	577	602	
53	86	127	166	206	244	281	316	350	383	414	444	474	502	530	557	583	608	
54	89	130	170	210	248	285	320	354	387	419	450	479	508	536	564	589	615	
55	92	133	173	213	253	289	325	359	392	424	455	485	515	543	570	595	618	
56	94	136	177	217	256	293	329	363	397	429	461	491	521	549	575	600	622	
57	97	139	180	220	259	297	333	368	402	435	467	498	527	554	580	603	626	
58	99	142	183	223	263	300	337	373	407	441	473	504	532	559	584	608	630	
59	101	144	185	226	266	304	342	378	413	447	479	509	537	563	588	611	633	
60	103	146	188	230	270	309	347	384	419	453	484	514	540	567	591	614	635	
61	105	149	191	233	274	314	353	390	425	458	489	517	544	570	594	618	640	
62	107	151	195	237	279	320	359	396	430	464	492	521	547	573	598	622	644	
63	109	154	198	242	285	326	364	401	435	466	496	524	551	577	602	625	646	
64	112	158	203	247	291	331	369	405	438	469	499	527	554	580	605	627	647	
65	115	162	208	253	296	336	374	408	441	472	502	531	558	584	607	628	647	

PAID-UP VALUES.

owing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
95	$147	$199	$251	$303	$355	$406	$457	$510	$562	$615	$667	$720	$772	$824	$876	$927
96	148	201	253	305	356	407	458	511	564	616	668	721	773	824	876	928
98	151	204	256	307	358	409	460	513	565	617	669	722	773	825	877	928
98	151	203	255	307	357	408	461	514	566	619	671	722	774	826	877	929
100	153	205	257	308	359	410	462	515	567	620	671	723	775	826	878	929
102	155	207	258	309	360	411	464	516	568	620	672	723	775	827	878	930
101	153	205	256	307	358	411	464	517	569	620	672	724	775	827	878	930
101	153	205	257	308	359	412	465	517	569	621	672	724	776	827	879	930
102	154	206	257	309	359	413	465	517	569	621	673	725	776	827	879	931
100	152	204	256	307	360	413	465	518	569	622	673	725	776	828	879	931
101	153	205	257	308	361	413	466	518	570	622	674	725	777	828	879	931
102	154	206	258	309	362	414	467	519	571	623	674	726	777	828	880	931
101	153	205	256	310	363	415	468	520	571	623	676	726	777	828	880	931
102	154	207	257	310	363	416	468	521	572	624	675	726	777	828	880	931
103	155	207	258	311	364	417	469	521	573	625	675	726	777	829	880	932
102	155	205	259	312	365	418	470	522	574	625	676	726	777	829	880	932
102	154	206	260	313	366	419	471	523	574	625	675	726	777	828	880	932
103	156	208	261	315	368	420	472	523	574	625	676	726	777	829	880	932
104	157	209	263	316	369	421	472	524	574	625	675	726	777	828	880	932
106	159	211	264	318	370	421	472	523	574	625	675	726	777	828	880	932
107	160	212	266	318	370	422	472	524	574	625	675	726	777	828	880	932
109	162	214	267	319	371	422	473	524	574	625	675	726	776	827	879	932
111	163	215	267	319	370	422	473	523	574	624	675	725	776	827	879	932
112	164	215	268	319	371	422	473	523	573	624	674	724	775	826	878	931
112	164	216	267	319	371	422	472	522	573	623	673	723	774	825	877	931
112	164	215	267	319	370	421	472	522	572	622	672	722	773	824	877	931
112	164	215	267	319	370	421	471	521	571	621	671	721	771	823	876	930
113	164	216	268	319	370	421	471	521	570	620	670	719	770	822	875	930
114	165	216	268	320	371	421	471	520	569	619	668	718	769	821	874	929
115	166	217	269	320	371	421	470	519	569	617	667	716	767	819	873	929
116	167	218	270	320	371	420	469	519	567	616	665	715	765	817	871	928
117	168	219	270	321	371	420	469	517	566	614	663	712	763	815	870	927
118	169	219	270	321	370	419	468	516	564	612	660	710	761	813	868	927
118	169	219	270	320	370	418	466	514	561	609	658	707	758	811	867	925
119	170	220	270	320	369	417	464	512	559	607	655	705	756	809	865	924
119	170	220	270	319	368	415	462	509	556	604	652	702	754	807	862	923

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$136	$195	$253	$311	$367	$422	$477	$529	$581	$631	$680	$728	$774	$819	$864	$907	[illegible]
21	136	195	253	311	367	422	476	529	580	630	679	727	774	819	863	906	[illegible]
22	136	195	253	311	367	422	476	529	580	630	679	727	774	819	863	906	[illegible]
23	137	196	254	312	367	422	476	528	580	630	679	727	773	818	863	906	[illegible]
24	138	196	254	312	367	422	476	528	579	630	678	726	772	818	862	906	[illegible]
25	138	196	254	311	366	421	475	527	579	629	677	725	772	818	862	906	[illegible]
26	137	196	253	310	365	421	474	527	578	628	677	725	771	817	861	906	[illegible]
27	137	195	252	310	365	420	473	526	577	627	676	724	771	817	861	905	[illegible]
28	136	194	251	309	364	419	472	525	576	626	675	723	770	816	861	905	[illegible]
29	135	194	250	308	363	418	471	524	575	625	674	722	770	815	860	905	[illegible]
30	135	193	250	307	362	417	470	523	574	625	674	722	769	815	860	904	[illegible]
31	135	193	250	307	362	416	470	522	574	624	673	722	769	815	860	904	[illegible]
32	135	193	249	306	361	416	469	521	573	624	672	721	768	814	859	904	[illegible]
33	134	192	249	305	360	415	468	521	572	623	672	720	767	814	859	903	[illegible]
34	134	191	248	305	359	414	468	520	572	622	671	719	767	813	858	903	[illegible]
35	133	191	247	304	359	413	467	519	571	621	670	719	766	812	858	903	[illegible]
36	133	190	246	303	359	413	466	519	570	620	670	717	765	811	857	901	[illegible]
37	132	190	246	303	358	412	466	518	569	619	668	717	764	811	856	901	[illegible]
38	132	190	246	303	357	412	465	517	568	618	667	716	763	810	855	900	[illegible]
39	132	190	246	303	357	411	464	516	567	617	666	714	762	809	855	900	[illegible]
40	133	190	246	302	356	410	463	515	566	616	665	713	761	808	854	899	[illegible]
41	133	190	246	302	356	409	462	514	565	614	664	712	760	807	853	899	[illegible]
42	133	190	245	301	355	408	460	512	563	613	662	710	758	805	852	898	[illegible]
43	133	189	244	300	353	407	459	511	561	612	661	709	757	804	851	897	[illegible]
44	132	187	243	298	352	405	458	509	560	610	659	707	755	803	850	896	[illegible]
45	131	187	241	297	350	403	456	507	558	608	657	706	753	801	848	895	[illegible]
46	130	186	240	295	349	402	454	505	556	606	655	703	751	799	846	894	[illegible]
47	130	185	240	295	348	401	453	504	554	604	653	702	749	797	845	893	[illegible]
48	129	185	239	294	347	399	451	502	552	602	651	699	746	795	844	891	[illegible]
49	129	184	238	293	345	398	450	500	550	599	649	697	745	793	841	890	[illegible]
50	129	184	238	292	344	397	448	498	548	597	646	694	742	790	839	888	[illegible]
51	129	184	237	291	343	395	446	496	546	595	643	691	739	788	836	887	[illegible]
52	129	183	237	290	342	393	444	494	543	591	639	688	736	784	834	885	[illegible]
53	129	183	236	289	340	391	442	491	540	588	636	684	733	781	831	883	[illegible]
54	128	182	235	288	338	389	439	488	536	584	632	680	729	778	829	881	[illegible]
55	128	182	234	286	337	386	436	484	532	580	628	676	726	776	827	879	[illegible]

Paid-up Values on $1,000 Nonparticipating Policies

	Ordinary Life at end of				20-Premiums Life at end of					20-Year Endowment at end of				
3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
$30	$78	$195	$312	$435	$85	$188	$451	$719	$944	$145	$260	$532	$777	$958
32	80	200	319	444	86	190	453	721	944	144	260	531	776	957
34	83	205	326	452	87	191	455	722	944	143	259	531	776	957
36	85	211	334	460	88	193	457	723	944	143	259	531	776	957
38	89	217	342	468	90	195	459	725	945	143	259	531	776	957
40	93	223	350	477	92	197	461	727	945	143	259	531	776	957
42	96	229	357	485	93	198	463	728	945	143	258	530	776	957
44	99	235	364	493	94	200	465	729	945	142	258	530	776	957
46	103	241	372	501	96	202	467	730	946	141	257	529	775	957
49	106	247	380	510	97	204	469	732	946	141	257	529	775	957
51	110	253	388	518	98	205	471	733	946	141	257	529	775	957
53	113	259	396	526	99	206	472	734	946	141	256	528	775	956
55	116	265	403	534	100	207	474	735	946	140	256	528	774	956
57	119	271	411	542	101	209	475	736	946	139	255	527	774	956
60	123	278	419	550	103	211	478	738	946	139	255	527	774	956
62	127	284	427	558	104	212	479	739	946	139	255	527	774	956
64	130	290	434	565	105	213	480	739	946	138	254	526	773	955
66	134	296	442	573	106	214	481	739	946	137	253	525	772	955
68	137	302	450	580	107	215	482	739	946	136	252	524	771	955
71	141	308	458	588	108	217	483	740	946	136	252	524	771	955
73	145	314	464	595	109	219	484	740	945	136	252	523	770	954
75	148	320	471	602	110	220	485	739	945	135	251	522	769	954
77	152	326	478	608	110	221	485	739	945	135	250	521	768	953
79	155	332	485	615	111	222	485	738	945	134	249	519	766	953
81	159	338	492	622	112	223	486	738	945	134	249	519	765	953
83	162	343	498	628	113	224	486	737	945	134	249	518	764	953
85	165	348	504	634	114	224	486	736	944	133	248	516	762	952
87	168	353	510	640	114	224	485	734	943	131	246	514	760	951
88	171	358	515	645	114	224	484	732	942	130	245	511	757	950
90	174	362	521	651	115	224	483	730	941	129	244	509	755	949
91	177	367	526	656	115	224	482	728	940	128	242	507	752	948
93	179	372	531	661	115	224	480	726	939	127	241	504	749	947
94	182	376	536	666	114	223	479	723	938	126	239	501	745	946
95	184	380	541	671	114	223	477	720	936	125	238	498	742	945
97	187	385	545	676	114	223	476	717	935	124	236	495	738	943
98	189	389	550	681	114	223	474	713	933	123	235	492	733	941
100	192	393	554	687	114	223	472	709	931	122	233	489	728	939
100	194	396	558	693	114	222	469	705	929	121	232	485	723	937
102	197	400	562	699	114	222	468	701	927	120	230	481	718	935
104	199	404	566	705	114	222	466	696	925	120	229	478	712	933

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
16	....	....	....	....	....	$64	$210	$474	$741	$948	$98	$266	$536	$782	[illegible]
17	....	....	....	....	....	65	211	475	742	948	98	266	536	782	[illegible]
18	....	....	....	....	....	65	212	476	743	948	98	266	535	782	[illegible]
19	....	....	....	....	....	66	214	478	744	949	98	266	535	782	[illegible]
20	....	....	....	....	....	67	215	479	745	949	98	266	535	782	[illegible]
21	$14	$81	$204	$323	$426	68	216	480	745	949	98	266	535	781	[illegible]
22	16	84	209	329	433	69	218	482	746	949	98	265	535	781	[illegible]
23	17	87	214	336	441	70	219	483	747	949	98	265	535	781	[illegible]
24	19	90	219	342	449	71	220	484	748	949	98	265	534	781	[illegible]
25	20	93	224	349	457	71	222	486	748	950	98	265	534	781	[illegible]
26	22	96	229	356	465	72	223	487	749	950	98	265	534	781	[illegible]
27	23	99	234	363	473	73	224	488	750	950	98	265	534	780	[illegible]
28	25	102	240	370	481	74	226	489	750	950	98	265	534	780	[illegible]
29	27	106	245	377	489	75	227	491	751	950	98	265	533	780	[illegible]
30	28	109	251	384	497	76	228	492	752	950	98	264	533	780	[illegible]
31	30	112	256	391	505	77	229	493	752	950	98	264	533	779	[illegible]
32	32	116	262	398	513	77	230	494	752	950	98	264	532	779	[illegible]
33	33	119	268	405	521	78	232	495	753	950	98	264	532	779	[illegible]
34	35	123	273	413	529	79	233	496	753	950	98	264	532	778	[illegible]
35	37	127	279	420	537	80	234	497	753	950	98	264	531	778	[illegible]
36	39	130	285	428	545	81	235	498	754	950	98	264	531	777	[illegible]
37	41	134	292	435	553	81	236	499	754	950	97	263	531	777	[illegible]
38	43	138	298	442	560	82	237	500	754	950	97	263	530	776	[illegible]
39	45	142	304	449	568	83	239	500	754	950	97	263	530	776	[illegible]
40	46	146	310	456	575	84	240	501	753	949	97	263	530	775	[illegible]
41	48	150	316	464	582	85	241	502	753	949	97	263	529	774	[illegible]
42	50	154	322	471	590	85	242	502	753	949	98	263	528	773	[illegible]
43	52	158	329	477	597	86	243	502	752	948	98	263	528	772	[illegible]
44	55	162	335	484	604	87	244	503	751	948	98	263	527	771	[illegible]
45	57	166	340	491	610	88	245	503	750	948	98	263	526	770	[illegible]
46	59	170	346	497	617	88	245	502	749	947	98	262	525	768	[illegible]
47	61	174	352	504	623	89	246	502	748	946	98	262	524	767	[illegible]
48	63	178	358	510	629	90	247	501	746	946	98	262	522	765	[illegible]
49	65	182	363	516	635	90	247	501	745	945	98	261	521	763	[illegible]
50	66	185	369	522	641	91	247	500	743	944	98	261	519	761	[illegible]
51	68	189	374	528	647	91	248	499	741	943	98	260	517	758	[illegible]
52	70	193	379	534	652	92	248	498	738	942	98	259	515	756	[illegible]
53	72	196	384	540	658	92	248	497	736	941	98	259	513	753	[illegible]
54	74	200	390	545	663	93	248	496	733	939	98	258	511	750	[illegible]
55	76	203	395	551	668	93	248	494	730	938	98	258	509	746	[illegible]
56	78	207	400	556	674	94	248	493	727	936	98	257	506	742	[illegible]
57	79	210	405	561	679	94	249	491	723	935	98	256	504	738	[illegible]
58	81	214	409	566	685	94	249	489	719	933	98	255	501	734	[illegible]
59	83	217	414	570	692	95	249	487	715	931	98	255	498	729	[illegible]
60	85	221	419	575	699	95	249	485	711	928	98	254	495	724	[illegible]

id-up Values (Nonparticipating) on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
....	....	....	....	....	$ 98	$199	$458	$725	$944	$155	$270	$540	$783	$958
....	....	....	....	....	99	200	459	727	944	155	270	540	783	958
....	....	....	....	....	99	201	461	728	945	154	270	540	783	958
....	....	....	....	....	100	202	462	729	945	154	269	539	783	958
$43	$88	$198	$308	$414	100	203	464	730	945	153	268	539	782	958
45	90	203	314	421	101	204	465	731	946	153	268	538	782	958
46	92	208	321	429	101	205	467	732	946	152	267	538	782	958
47	94	212	327	437	102	206	468	733	946	151	267	537	782	958
48	97	217	334	445	103	207	469	734	946	151	266	537	781	958
49	99	222	341	453	103	207	471	735	946	150	266	536	781	958
51	101	227	348	462	104	208	472	736	947	150	265	536	781	958
52	104	232	355	470	104	209	473	736	947	149	264	535	780	958
53	106	237	362	478	105	210	474	737	947	148	264	535	780	957
54	109	242	369	486	105	211	476	738	947	147	263	534	779	957
56	112	247	376	494	106	212	477	739	947	147	262	533	779	957
57	114	253	383	502	106	213	478	739	947	146	262	533	778	957
59	117	258	390	510	107	214	479	740	947	145	261	532	778	957
60	120	264	398	518	107	215	480	741	947	144	260	531	777	956
62	122	269	405	526	108	215	481	741	947	144	259	531	777	957
63	125	275	412	534	108	216	482	741	947	143	258	530	776	956
64	128	280	419	542	109	217	483	742	947	142	257	529	775	956
66	131	286	427	549	109	218	484	742	947	141	257	528	775	956
68	134	292	434	556	110	219	484	742	947	140	256	527	774	956
69	137	298	441	564	110	219	485	742	947	139	255	526	773	955
71	140	303	448	571	111	220	486	742	947	138	254	525	772	955
73	143	309	454	578	111	221	486	741	946	138	253	524	771	955
74	147	315	461	585	112	221	486	741	946	137	252	523	770	954
76	150	320	468	591	112	222	487	740	946	136	251	522	768	954
78	153	325	474	598	112	223	486	739	945	135	250	520	767	953
79	156	331	480	604	113	223	486	738	945	134	249	519	765	953
81	159	336	486	610	113	223	486	737	944	133	248	517	763	952
83	162	341	492	616	113	224	485	735	943	132	247	515	761	952
84	165	346	498	622	114	224	484	734	943	131	246	513	759	951
86	168	351	504	628	114	224	484	732	942	130	244	511	757	950
87	170	356	509	633	114	224	482	730	941	129	243	509	754	949
89	173	360	515	638	114	224	481	728	940	128	242	506	751	948
91	176	365	520	643	114	223	480	725	939	127	240	503	748	947
92	179	370	525	648	114	223	478	722	937	126	239	501	745	945
93	181	374	530	653	114	223	477	719	936	125	237	498	741	944
95	184	379	535	658	114	224	475	716	934	124	236	495	737	942
96	187	383	540	663	....	....	....	....	.....	....	.....	.....	.....	.....
98	189	387	545	668	....	....	....	....	.....	....	.....	.....	.....	.....
99	192	392	549	674	....	....	....	....	.....	....	.....	.....	.....	.....
101	194	396	553	680	....	....	....	....	.....	....	.....	.....	.....	.....
102	197	399	558	687	....	....	....	....	.....	....	.....	.....	.....	.....

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life, Dividend Investment and Optional Investment Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$ 43	$ 64	$ 86	$108	$130	$151	$173	$194	$216	$237	$259	$280	$301	$322	$343	$364	$385	[illegible]
21	44	66	88	110	133	155	177	199	221	242	264	286	308	329	350	371	392	[illegible]
22	45	67	90	113	136	158	181	203	225	247	270	292	314	335	357	378	399	[illegible]
23	46	69	92	116	138	162	184	207	230	253	276	298	320	342	364	385	406	[illegible]
24	47	71	95	118	142	165	188	212	235	258	281	304	326	349	371	392	414	[illegible]
25	48	73	97	121	145	169	193	216	240	264	287	310	333	355	377	400	422	[illegible]
26	49	74	99	124	148	173	197	221	245	269	293	316	339	362	385	407	429	[illegible]
27	50	76	101	126	151	176	201	226	250	275	299	322	346	369	392	414	437	[illegible]
28	52	78	103	129	155	181	206	231	256	280	305	329	352	376	399	422	445	[illegible]
29	53	79	106	132	159	184	210	236	261	286	311	335	359	383	407	430	453	[illegible]
30	54	81	108	135	162	188	215	241	266	292	317	342	366	390	414	438	460	[illegible]
31	55	83	111	138	166	193	219	246	272	298	323	348	373	398	422	445	468	[illegible]
32	57	85	113	141	169	197	224	251	277	304	329	355	380	405	429	453	476	[illegible]
33	58	87	116	145	173	201	229	256	283	310	336	362	388	412	437	461	484	[illegible]
34	60	89	119	148	177	205	233	261	289	316	343	369	394	420	444	468	491	[illegible]
35	61	91	121	151	181	210	238	267	295	322	349	376	402	427	452	476	499	[illegible]
36	62	94	124	154	184	214	243	272	301	329	356	383	409	434	459	483	507	[illegible]
37	64	96	127	158	189	219	249	278	307	335	363	389	416	441	466	491	515	[illegible]
38	65	98	130	162	193	224	254	284	312	341	369	396	423	449	474	499	522	[illegible]
39	67	100	133	165	197	228	259	289	318	347	376	403	430	456	481	505	529	[illegible]
40	68	102	136	169	201	233	264	295	325	354	382	410	437	463	488	513	537	[illegible]
41	70	105	139	172	206	238	270	300	330	360	389	417	444	470	495	520	544	[illegible]
42	72	107	142	176	210	243	275	306	336	366	395	423	450	477	503	527	551	[illegible]
43	73	110	145	180	214	247	280	311	342	372	402	429	457	484	509	534	558	[illegible]
44	75	112	148	184	218	252	285	317	348	378	407	436	464	490	516	540	565	[illegible]
45	77	114	151	187	222	256	290	322	354	384	414	443	470	497	522	547	571	[illegible]
46	78	117	154	191	226	261	295	328	359	390	420	449	477	503	529	554	578	[illegible]
47	80	119	157	194	230	266	300	332	365	396	426	455	482	509	536	561	584	[illegible]
48	82	121	160	198	234	270	304	338	370	401	432	460	489	516	542	567	590	[illegible]
49	83	124	163	201	238	274	309	342	375	407	437	467	495	522	548	573	596	[illegible]
50	85	126	166	205	242	278	314	348	381	412	443	472	501	528	554	578	602	[illegible]
51	86	128	169	208	246	283	318	353	386	418	449	478	507	534	559	585	608	[illegible]
52	88	130	171	211	250	287	323	357	391	423	454	484	512	539	565	590	613	[illegible]
53	90	132	174	215	253	291	327	362	396	429	460	489	518	545	570	595	618	[illegible]
54	91	135	177	218	257	295	332	367	401	434	465	494	523	550	576	600	624	[illegible]
55	93	137	180	221	261	299	337	372	406	439	470	500	528	555	581	606	629	[illegible]
56	94	139	183	224	265	304	341	377	411	444	475	505	533	560	586	610	634	[illegible]
57	96	141	185	228	268	308	345	381	416	449	480	510	538	565	591	616	640	[illegible]
58	97	143	188	231	272	312	349	385	420	453	484	514	543	570	596	621	645	[illegible]
59	99	146	191	234	276	315	353	390	424	457	489	519	547	575	601	627	651	[illegible]
60	100	148	193	237	279	319	358	394	429	462	493	523	552	580	607	633	658	[illegible]
61	102	150	196	240	282	323	361	398	433	466	498	528	558	586	613	640	665	[illegible]

PAID-UP VALUES.

owing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Dividend Investment and Optional Investment Policies of $1,000 Each.

AT END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$101	$153	$205	$256	$309	$361	$414	$466	$519	$571	$624	$677	$731	$785	$838	$892	$946
102	153	205	257	310	362	414	467	520	572	625	679	732	785	839	892	946
102	154	206	258	311	363	415	468	521	573	626	680	733	786	839	893	946
103	155	207	259	311	364	416	469	522	574	627	681	733	787	840	893	946
103	155	208	260	312	365	417	470	523	575	628	682	734	788	840	893	946
104	156	208	261	313	366	418	471	524	576	629	683	735	788	840	893	946
104	156	209	261	314	367	419	472	525	577	630	684	736	788	841	893	946
104	157	209	262	315	368	420	473	526	578	631	684	736	788	841	893	947
105	157	210	263	316	369	421	474	527	579	632	684	737	789	841	894	947
105	158	211	264	317	370	422	475	528	580	632	685	737	789	842	894	947
106	159	212	265	318	370	423	476	528	581	633	686	738	790	843	894	947
106	159	213	265	318	371	424	477	529	581	634	686	739	791	843	894	947
106	160	213	266	319	372	425	477	530	582	634	687	739	791	843	894	947
107	160	214	267	320	373	425	478	531	583	635	687	740	791	843	894	947
107	161	214	268	321	373	426	479	531	584	636	688	740	791	843	894	947
108	161	215	268	321	374	427	479	532	584	636	688	740	791	843	894	947
108	162	216	269	322	375	428	480	533	585	636	688	740	791	842	894	947
108	162	216	270	323	376	429	481	534	585	637	688	739	791	842	894	947
109	163	217	270	323	377	429	482	534	586	637	688	739	791	842	894	946
109	163	217	271	324	377	430	482	534	586	637	688	739	790	842	893	946
109	164	218	272	325	378	430	483	534	585	637	688	739	790	841	893	946
110	164	219	272	326	378	431	483	534	585	637	688	739	789	841	893	945
110	165	219	273	326	379	431	483	534	585	636	687	738	789	841	892	945
111	165	220	273	327	379	431	483	534	585	636	686	737	788	840	892	944
111	166	220	274	327	379	431	483	534	585	635	686	736	787	839	891	944
111	166	220	274	327	379	431	482	533	584	634	685	735	786	838	890	944
111	166	221	274	327	379	431	482	532	583	633	683	734	785	837	889	944
112	167	221	274	327	379	431	481	532	582	632	682	732	783	835	889	943
112	167	221	274	327	379	430	480	531	581	631	680	731	782	834	887	942
112	167	221	274	327	378	429	479	530	580	629	679	729	780	832	886	941
112	167	221	274	326	377	428	478	529	578	627	677	727	778	830	884	940
112	167	221	273	326	377	427	477	527	576	626	675	725	776	828	882	939
112	167	220	273	325	376	426	476	525	574	624	673	723	773	826	880	938
112	167	220	273	324	375	425	475	524	572	621	670	720	771	823	878	936
112	167	220	272	324	374	424	473	522	570	619	667	717	768	820	876	935
112	167	220	272	323	373	423	472	520	568	616	665	714	765	817	874	933
112	167	220	271	322	372	421	470	518	565	613	661	710	761	814	871	932
112	167	219	271	322	371	420	468	515	563	610	657	706	758	810	868	930
112	166	219	271	321	370	418	466	513	559	606	653	702	753	807	865	928
112	166	219	270	320	369	416	464	510	556	602	650	698	749	803	861	926
112	166	219	270	319	367	414	461	507	552	599	645	693	744	798	857	924
112	166	218	269	318	366	412	458	503	549	594	640	688	739	793	854	921

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Optional Investment or Dividend Investment Policies of $1,000 Each.

Age at Issue.	AT END OF															
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
20	$152	$208	$264	$319	$372	$425	$478	$529	$581	$632	$681	$730	$778	$824	$869	$914
21	152	208	263	318	372	425	477	529	580	631	681	730	778	824	869	914
22	151	207	263	318	372	425	477	528	580	631	681	730	778	824	869	913
23	151	207	262	317	371	424	476	528	580	630	680	729	778	824	869	913
24	150	206	262	317	371	424	476	527	579	630	680	729	777	823	869	913
25	150	206	261	316	370	423	475	527	579	630	680	729	777	823	868	913
26	149	205	261	316	370	423	475	526	578	629	679	728	777	823	868	913
27	148	205	260	315	369	422	474	526	578	629	679	728	776	823	868	913
28	148	204	260	314	368	422	474	525	577	628	678	728	776	822	868	912
29	147	204	259	314	368	421	473	525	577	628	678	727	776	822	867	912
30	146	203	258	313	367	420	473	524	576	627	677	727	775	822	867	912
31	146	202	258	313	366	420	472	524	576	627	677	726	775	821	867	912
32	145	201	257	312	366	419	471	523	575	626	676	726	774	821	866	912
33	144	201	256	311	365	418	471	522	574	625	676	725	774	820	866	911
34	144	200	256	310	365	418	470	522	574	625	675	724	773	820	866	911
35	143	199	255	310	364	417	469	521	573	624	674	724	772	819	865	911
36	142	198	254	309	363	416	468	520	572	623	674	723	772	819	865	910
37	141	197	253	308	362	415	468	519	571	623	673	722	771	818	864	910
38	140	197	252	307	361	414	467	518	570	622	672	722	770	817	864	909
39	139	196	251	306	360	414	466	518	570	621	671	721	769	816	863	909
40	138	195	250	305	359	413	465	517	569	620	670	720	768	816	862	908
41	137	194	250	304	358	412	464	515	567	619	669	719	767	815	861	908
42	136	193	249	304	358	411	463	514	566	617	668	717	766	813	860	907
43	135	192	248	303	356	409	462	513	565	616	666	716	765	812	859	906
44	134	191	247	301	355	408	460	512	563	614	665	714	763	811	858	905
45	133	190	246	300	354	407	459	510	562	613	663	713	762	809	857	904
46	132	189	244	299	353	405	457	508	560	611	661	711	760	808	855	903
47	131	188	243	298	351	404	456	507	558	609	659	709	758	806	854	902
48	130	186	242	296	350	402	454	505	556	607	657	706	756	804	852	901
49	129	185	240	294	348	400	452	502	554	604	654	704	753	802	850	899
50	127	184	239	293	346	398	449	500	551	602	652	701	751	799	848	897
51	126	182	237	291	344	396	447	498	548	599	649	698	748	797	846	896
52	125	181	236	289	342	394	445	495	546	596	646	695	745	794	843	894
53	123	179	234	287	340	392	442	492	543	593	642	692	742	791	840	892
54	122	178	232	286	338	389	440	489	540	589	639	688	738	787	837	889
55	121	176	231	284	336	387	437	486	536	586	635	684	734	783	834	880

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
$43	$88	$198	$308	$414	$101	$205	$467	$732	$946	$123	$243	$523	$775	$957
44	90	202	314	421	101	205	468	732	946	123	243	523	775	957
45	92	207	320	429	102	206	469	733	946	123	243	523	775	957
46	94	212	327	437	103	207	470	734	946	123	242	523	775	957
47	96	217	334	445	103	207	470	735	947	123	242	522	774	957
49	99	222	341	453	104	208	471	735	947	123	242	522	774	957
50	101	227	348	461	104	208	472	736	947	123	242	522	774	957
51	103	232	355	469	105	209	474	737	947	123	242	522	774	957
52	106	237	362	477	105	210	475	738	947	123	242	521	773	957
54	109	242	369	485	106	211	476	739	947	123	242	521	773	957
56	112	247	376	494	107	212	477	739	947	123	242	521	773	957
57	114	252	383	502	107	212	477	739	947	123	242	521	773	957
58	116	257	390	510	107	213	477	739	947	123	242	520	772	957
59	119	263	397	518	108	214	477	739	948	122	241	520	772	956
61	122	269	404	526	108	214	477	738	948	122	241	519	771	956
63	125	275	412	534	109	215	477	738	948	122	241	519	771	956
64	128	280	419	541	109	216	478	739	948	122	241	518	770	956
65	131	285	426	548	110	217	480	740	948	122	241	518	770	956
67	134	291	433	556	110	218	482	740	948	122	240	517	769	955
69	137	297	440	563	110	220	484	741	947	122	240	517	769	955
71	140	303	448	571	111	221	486	742	947	122	240	516	768	955
72	143	308	454	577	111	222	487	742	947	122	240	516	767	955
73	146	313	460	583	111	222	487	741	947	122	240	515	766	954
75	149	319	466	590	112	223	487	740	946	122	239	514	765	954
77	152	325	473	597	112	223	487	739	945	122	239	513	764	953
79	156	331	480	604	113	224	487	738	945	122	239	512	762	953
80	158	336	485	609	113	224	487	737	944	122	238	511	760	952
81	161	341	491	615	113	224	486	736	944	122	238	510	758	952
83	164	346	497	621	114	224	485	735	943	121	237	508	756	951
85	167	351	503	627	114	224	484	733	942	121	237	506	754	950
87	170	356	509	633	114	224	483	731	941	121	236	504	752	949
88	172	360	514	638	114	224	481	729	940	120	236	502	749	948
89	175	364	519	643	114	224	480	726	939	120	235	500	746	947
91	178	369	524	648	115	224	479	723	938	120	234	498	743	946
93	181	374	529	653	115	224	478	720	937	119	233	495	740	945
95	184	379	535	658	114	223	476	717	935	119	232	492	736	943
96	186	383	539	663	114	223	474	713	933	119	231	489	731	941
97	188	387	543	669	114	223	472	709	931	118	230	486	726	939
98	191	391	548	675	114	222	470	705	929	118	229	483	721	937
100	194	395	553	681	114	222	467	701	927	118	228	479	716	935
102	197	399	558	687	114	222	465	696	925	117	227	476	711	932
103	199	402	563	695	114	222	462	691	922	117	226	472	705	929
104	201	405	569	703	114	221	459	686	919	116	225	468	699	926
105	203	409	575	711	114	221	456	681	916	116	224	464	693	923

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed Ordinary Life (Endowment at 85) Policies of $1,000 Each.

Age at Issue.	AT END OF																		
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$13	$35	$57	$78	$100	$122	$144	$165	$212	$234	$255	$275	$297	$316	$338	$357	$378	[illegible]
21	15	37	59	81	104	126	148	170	216	238	261	280	301	324	344	364	387	[illegible]
22	16	39	61	84	107	130	152	175	220	243	266	287	308	330	351	371	393	[illegible]
23	17	41	64	87	110	134	157	180	226	249	271	292	314	335	358	380	400	[illegible]
24	19	43	66	90	114	138	161	185	229	254	275	298	322	342	364	387	407	[illegible]
25	20	45	69	93	117	142	166	190	235	259	282	304	327	349	373	393	416	[illegible]
26	22	47	71	96	121	146	170	195	240	263	288	311	334	356	378	402	422	[illegible]
27	23	49	74	99	124	150	175	200	245	270	294	317	341	364	385	408	430	[illegible]
28	25	51	77	102	128	154	179	205	252	276	299	324	347	371	394	416	440	[illegible]
29	27	53	80	106	132	158	184	210	256	282	307	330	355	378	401	424	446	[illegible]
30	29	56	83	110	136	163	189	215	262	287	311	336	360	385	409	431	455	[illegible]
31	30	58	86	113	140	167	194	220	268	293	318	344	367	391	416	440	462	[illegible]
32	32	60	89	117	144	171	199	226	274	299	324	349	376	399	423	448	470	[illegible]
33	33	63	92	120	148	176	204	231	279	306	332	356	382	406	431	455	478	[illegible]
34	35	65	95	123	152	181	209	237	284	312	337	363	389	415	439	463	487	[illegible]
35	37	67	98	127	157	186	214	243	290	318	344	371	397	421	447	471	494	[illegible]
36	39	70	101	131	161	191	220	249	296	323	350	378	403	429	454	479	502	[illegible]
37	41	72	104	135	165	196	226	255	302	330	358	385	412	437	462	487	511	[illegible]
38	43	75	107	139	170	201	232	261	307	336	364	392	418	444	470	494	519	[illegible]
39	45	78	111	143	174	206	237	267	314	342	371	399	425	452	478	501	525	[illegible]
40	47	81	114	147	179	211	243	273	321	350	378	406	434	460	485	509	534	[illegible]
41	49	84	117	151	184	216	248	279	327	355	384	412	440	466	492	517	542	[illegible]
42	51	86	121	155	188	221	254	285	333	362	392	419	447	473	500	525	549	[illegible]
43	53	89	124	159	193	226	259	291	339	369	398	428	454	482	507	532	557	[illegible]
44	55	91	128	163	197	231	264	297	346	375	405	434	462	488	514	539	563	[illegible]
45	57	94	131	167	202	236	270	303	351	381	412	440	469	495	522	546	571	[illegible]
46	59	97	134	171	206	241	275	308	357	388	418	448	476	503	529	554	579	[illegible]
47	61	99	137	175	211	246	280	314	363	394	425	453	482	510	536	560	586	[illegible]
48	63	102	141	179	215	251	286	319	369	401	431	460	488	516	542	568	593	[illegible]
49	65	105	144	183	219	256	291	325	375	407	437	467	496	523	550	575	600	[illegible]
50	67	108	148	186	224	261	296	331	380	413	444	473	502	530	557	583	607	[illegible]
51	69	111	151	190	228	266	302	337	387	419	449	480	509	536	564	590	615	[illegible]
52	71	113	154	195	233	271	307	344	392	425	456	487	516	544	572	597	622	[illegible]
53	73	116	158	199	238	276	313	350	398	431	462	493	523	551	578	604	629	[illegible]
54	75	119	162	203	243	281	319	356	404	438	469	500	530	558	586	612	637	[illegible]
55	77	122	166	207	248	287	325	362	410	443	475	507	536	566	593	620	646	[illegible]
56	79	124	169	211	253	293	331	368	416	450	482	514	544	573	601	628	654	[illegible]
57	81	127	173	215	258	298	337	374	422	456	490	521	552	580	609	636	664	[illegible]
58	83	130	176	220	263	303	343	381	429	463	496	528	559	588	618	647	675	[illegible]
59	85	133	179	224	268	308	349	388	434	470	504	536	568	598	628	658	688	[illegible]
60	87	136	183	229	273	314	356	395	441	476	511	544	577	607	640	671	703	[illegible]
61	89	139	186	233	278	320	362	402	449	485	520	553	586	620	654	687	722	[illegible]
62	91	142	190	237	283	326	368	409	456	493	529	564	599	634	670	706	743	[illegible]
63	93	145	194	241	288	332	375	416	464	502	539	576	613	651	689	729	771	[illegible]
64	95	148	198	246	293	338	381	423	473	513	552	591	631	671	713	758	806	[illegible]
65	98	151	202	251	298	344	388	430	484	525	567	608	652	697	744	794	852	[illegible]

PAID-UP VALUES.

wing the Amount of Participating Paid-up Insurance Guaranteed on 20- Premiums Life (Endowment at 85) Policies of $1,000 Each.

AT END OF

Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
67	$116	$166	$215	$265	$315	$366	$416	$491	$542	$593	$641	$693	$743	$795	$845	$898	$948
68	117	167	217	267	317	367	417	493	543	592	643	693	744	795	846	897	948
69	118	168	219	269	319	368	419	493	543	594	643	695	744	796	846	898	947
70	119	169	221	271	321	370	420	494	546	596	646	696	747	797	848	898	949
71	120	170	222	273	323	372	422	495	546	597	646	697	747	798	847	898	949
72	121	172	223	274	324	374	423	496	548	598	648	698	748	798	848	898	950
73	122	173	224	275	325	375	425	497	547	598	647	698	749	798	849	899	949
74	123	174	225	276	326	377	426	499	549	599	648	698	748	800	849	898	949
75	124	175	226	277	327	378	428	499	550	601	649	700	750	799	849	898	950
76	125	176	227	278	328	379	429	501	551	600	650	701	750	799	850	898	948
76	126	177	228	279	329	380	431	501	551	602	652	702	750	800	849	900	949
77	127	179	230	281	331	382	433	502	554	603	652	703	752	802	850	899	948
78	128	180	231	282	332	384	435	504	554	604	653	703	752	801	850	900	950
79	129	181	233	284	334	386	436	504	555	604	654	703	753	801	850	901	949
79	130	182	234	285	336	387	437	505	555	604	653	704	753	801	851	901	950
80	131	183	235	286	337	388	438	507	556	606	654	704	753	802	851	901	949
81	132	184	236	287	338	389	439	507	557	606	654	705	753	802	850	901	949
82	133	185	237	288	339	390	440	507	557	607	656	704	752	803	851	900	950
82	134	186	238	289	340	391	441	509	557	608	656	704	754	803	851	900	950
83	135	187	239	290	341	392	442	510	558	607	656	704	753	802	850	899	950
84	136	188	240	291	342	393	443	509	559	607	655	705	754	801	851	899	948
85	137	189	241	292	343	393	443	510	559	608	656	705	753	800	849	898	948
86	138	190	242	293	344	294	444	511	559	608	656	705	752	800	850	899	948
87	139	191	243	294	345	395	445	511	558	607	655	703	752	799	848	898	948
87	140	192	244	295	346	396	445	510	559	607	656	703	751	799	847	898	948
88	141	193	245	296	347	396	446	511	559	607	655	702	750	799	847	897	947
89	142	194	246	297	347	396	446	511	558	605	654	701	749	797	846	895	947
90	143	195	247	297	348	397	446	509	557	605	653	700	748	796	845	895	946
91	144	196	247	298	348	397	446	510	557	604	652	699	747	795	844	893	945
92	145	196	248	298	349	397	446	508	556	602	650	697	744	793	842	893	944
92	145	197	248	299	349	397	446	507	555	602	649	696	742	790	840	890	943
93	146	197	248	299	349	396	445	507	553	601	647	693	740	789	838	889	943
93	146	198	249	299	348	396	445	506	553	598	645	692	738	787	836	888	941
93	147	198	249	299	348	395	444	504	551	597	643	689	737	784	834	886	941
94	147	198	249	299	347	395	443	503	549	594	641	687	735	782	832	884	940
94	147	199	249	299	347	395	442	502	547	593	638	685	731	779	829	882	938
95	148	199	250	298	347	394	441	500	546	591	636	682	727	776	826	879	937
95	148	199	250	298	346	394	440	499	544	588	633	678	725	772	822	876	935
95	149	200	250	298	346	393	439	497	541	586	629	676	721	769	820	874	933
96	149	200	250	298	346	393	438	495	539	583	627	672	717	765	816	871	931
96	149	200	250	298	346	392	437	493	536	580	624	668	714	761	813	868	929
97	150	201	251	298	345	392	436	491	534	577	619	664	709	757	809	865	927
97	150	201	251	298	345	391	435	488	531	574	616	660	706	754	805	861	925
98	150	201	251	298	344	390	434	487	529	571	613	657	702	750	801	859	923

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$ 98	$155	$211	$266	$320	$373	$426	$478	$542	$590	$640	$687	$735	$781	$826	$871	$914	[illegible]
21	98	155	211	266	320	373	426	477	541	590	640	687	735	780	826	871	914	[illegible]
22	98	155	210	265	320	373	426	477	540	590	640	687	735	780	826	871	914	[illegible]
23	98	155	210	265	319	373	425	477	540	590	640	687	735	780	826	870	914	[illegible]
24	98	155	210	265	319	373	425	477	540	590	638	687	733	780	826	870	914	[illegible]
25	98	154	210	265	319	372	425	477	540	590	638	687	733	780	826	870	914	[illegible]
26	98	154	210	265	319	372	425	476	540	590	638	687	733	780	826	870	914	[illegible]
27	98	154	210	265	319	372	425	476	539	590	638	687	733	780	826	870	914	[illegible]
28	98	154	210	265	319	372	424	476	539	589	638	687	733	780	826	870	914	[illegible]
29	98	154	210	265	319	372	424	476	539	589	638	685	733	780	824	870	914	[illegible]
30	98	154	210	264	318	372	424	476	539	589	637	685	733	779	824	870	913	[illegible]
31	98	154	210	264	318	371	424	475	539	588	637	685	733	778	824	869	913	[illegible]
32	98	154	209	264	318	371	424	475	538	587	637	685	731	778	824	869	913	[illegible]
33	98	154	209	264	318	371	423	475	538	587	637	684	731	778	824	869	913	[illegible]
34	98	154	209	264	318	371	423	475	538	587	637	684	731	778	824	869	913	[illegible]
35	98	154	209	264	317	371	423	474	537	587	636	684	731	778	823	869	912	[illegible]
36	98	154	209	264	317	370	423	474	537	587	636	684	731	777	823	867	912	[illegible]
37	97	154	209	263	317	370	422	474	537	586	635	683	730	776	822	867	912	[illegible]
38	97	153	209	263	317	370	422	473	536	586	634	682	730	776	821	867	912	[illegible]
39	97	153	209	263	317	370	422	473	535	585	633	681	728	775	821	866	911	[illegible]
40	97	153	209	263	317	369	421	473	535	585	633	681	728	774	821	866	911	[illegible]
41	97	153	209	263	317	369	421	472	535	585	632	680	728	774	819	865	909	[illegible]
42	98	153	209	263	316	369	421	472	535	584	631	680	726	773	819	865	910	[illegible]
43	98	154	209	263	316	369	420	471	534	583	631	678	725	772	818	863	908	[illegible]
44	98	154	209	263	316	368	420	471	533	582	630	677	724	771	816	862	908	[illegible]
45	98	154	209	263	316	368	419	470	532	581	629	676	723	769	815	862	907	[illegible]
46	98	154	208	262	315	367	419	469	531	579	627	674	721	768	815	861	906	[illegible]
47	98	154	208	262	315	367	418	468	529	578	626	673	720	767	813	859	905	[illegible]
48	98	153	208	262	314	366	417	467	528	576	625	671	718	765	810	857	904	[illegible]
49	98	153	208	261	314	365	416	465	526	575	622	669	716	763	809	855	902	[illegible]
50	98	153	207	261	313	364	414	464	525	573	621	668	714	760	807	854	900	[illegible]
51	98	153	207	260	312	363	413	462	523	571	618	665	712	758	804	852	898	[illegible]
52	98	153	207	259	311	362	412	461	521	569	615	662	708	755	803	849	[illegible]	[illegible]
53	98	153	206	259	310	361	410	459	519	567	613	660	706	753	800	848	[illegible]	[illegible]
54	98	152	206	258	309	360	409	457	517	564	610	657	702	749	797	844	[illegible]	[illegible]
55	98	152	205	258	308	358	407	455	515	561	607	653	700	746	793	841	[illegible]	[illegible]
56	98	152	205	257	307	357	406	452	512	558	604	650	696	742	790	837	[illegible]	[illegible]
57	98	152	205	256	306	356	404	451	510	556	600	646	692	738	785	835	[illegible]	[illegible]
58	98	152	204	255	305	354	402	449	507	552	597	642	687	733	781	830	[illegible]	[illegible]
59	98	151	204	255	304	353	400	446	503	548	593	638	683	728	776	826	[illegible]	[illegible]
60	98	151	203	254	303	351	398	444	500	544	589	632	677	724	771	821	[illegible]	[illegible]
61	98	151	203	253	302	350	396	441	498	540	584	628	672	718	766	816	[illegible]	[illegible]
62	98	151	203	253	301	348	394	438	493	536	580	623	667	713	760	811	[illegible]	[illegible]
63	98	151	203	252	300	347	392	436	490	532	575	618	661	707	754	806	[illegible]	[illegible]

PAID-UP VALUES.

owing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF																			
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
19	$39	$59	$78	$ 98	$118	$138	$158	$179	$198	$217	$238	$258	$278	$298	$318	$338	$357	$378
20	40	61	80	101	121	142	162	183	202	223	244	265	285	305	326	346	365	386
21	41	63	83	103	124	145	166	187	207	229	250	271	291	312	333	353	373	394
22	43	65	85	106	128	149	170	191	212	234	256	278	298	320	340	361	381	402
22	44	66	87	109	132	153	174	196	217	240	262	284	305	327	348	368	390	410
23	45	67	89	111	135	157	179	201	223	246	268	290	312	334	356	376	398	418
24	46	69	91	114	138	160	184	206	228	251	274	297	319	341	364	385	406	427
24	47	70	94	117	141	164	189	211	234	257	280	304	326	348	371	393	414	436
24	48	72	97	120	145	168	193	216	240	263	286	311	333	356	379	401	423	444
25	49	74	100	123	148	172	198	222	246	269	292	317	341	364	387	409	432	453
26	51	76	102	126	151	176	203	228	252	276	299	324	348	372	395	417	440	462
27	52	78	104	130	155	181	207	233	258	283	306	331	355	379	403	425	448	470
27	54	80	106	133	159	186	212	238	264	289	313	338	363	387	411	433	456	478
28	55	82	109	137	163	191	217	243	270	296	321	346	371	395	419	442	464	487
28	56	84	112	140	168	196	222	249	276	302	328	353	378	403	427	451	473	496
29	58	87	115	143	172	200	228	255	282	309	335	360	385	411	435	459	481	505
29	59	89	118	147	176	205	233	261	288	316	342	367	393	418	443	467	490	513
30	61	91	121	151	180	210	239	267	294	322	349	374	401	426	451	475	498	522
31	63	93	124	155	185	214	244	273	300	329	356	382	409	434	459	483	506	530
32	65	95	127	158	189	219	249	278	306	335	363	389	416	441	467	491	515	538
33	67	98	130	162	193	224	254	284	313	342	370	397	424	449	474	499	522	546
34	68	101	134	166	198	229	260	290	320	349	377	404	431	457	482	507	530	553
35	70	103	137	170	202	234	265	296	326	355	384	411	438	464	489	514	537	561
36	71	105	140	174	207	239	270	302	332	362	390	418	445	471	497	521	545	569
37	73	108	144	178	211	244	276	308	338	368	396	425	452	478	504	529	552	576
38	75	111	147	182	216	249	282	314	344	374	403	432	459	485	512	537	560	583
39	76	114	150	185	220	254	287	319	350	380	409	438	466	492	519	544	567	590
40	78	116	153	189	224	259	292	325	356	386	416	445	472	499	526	551	574	597
41	80	119	156	193	229	264	297	330	362	392	423	452	479	506	533	558	581	603
42	82	121	159	196	232	267	301	334	367	399	429	458	486	512	538	562	586	609
42	83	123	162	199	236	273	307	341	373	403	433	463	490	516	543	568	592	615
43	84	125	165	203	240	277	312	345	378	410	440	470	498	525	552	575	599	621
44	85	127	168	207	244	281	316	350	383	417	446	475	504	531	556	581	605	627
45	88	130	171	210	248	285	321	356	389	421	452	481	510	537	563	587	610	633
45	89	132	173	214	252	290	326	360	394	427	457	487	515	543	568	592	617	639

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																		
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$26	$76	$125	$175	$225	$276	$326	$376	$428	$479	$531	$582	$635	$681	$737	$790	$843	$894	[illegible]
22	26	76	126	175	226	277	327	377	429	480	532	583	636	683	737	790	844	894	[illegible]
23	26	76	126	176	227	278	328	378	430	481	533	584	637	685	738	791	844	895	[illegible]
24	25	76	126	177	228	278	329	379	431	482	534	585	637	687	739	792	844	895	[illegible]
25	25	76	126	177	228	279	330	381	432	483	535	586	638	688	740	792	845	896	[illegible]
26	24	76	127	178	228	280	331	382	433	485	536	588	639	690	741	793	845	896	[illegible]
27	24	76	127	178	229	280	332	383	434	486	537	589	640	691	742	794	845	896	[illegible]
28	23	76	127	178	229	281	333	384	435	487	538	590	641	692	743	794	846	896	[illegible]
29	23	75	127	179	230	282	334	385	436	488	539	591	642	693	744	795	846	897	[illegible]
30	22	75	127	179	231	283	334	386	437	489	540	592	643	694	745	796	847	898	[illegible]
31	22	75	128	180	231	283	335	386	437	489	540	592	643	694	745	796	847	898	[illegible]
32	21	75	128	180	231	284	336	387	438	490	541	593	644	694	745	796	847	898	[illegible]
33	21	75	128	180	232	285	337	388	439	491	542	593	644	695	746	797	847	898	[illegible]
34	20	75	128	181	233	285	338	389	440	492	543	594	645	695	746	797	847	898	[illegible]
35	20	75	128	181	233	286	338	390	441	493	544	595	646	696	746	797	847	898	[illegible]
36	19	74	128	181	234	286	339	390	441	493	544	595	646	696	746	797	847	898	[illegible]
37	19	74	128	181	234	287	340	390	441	493	544	595	646	696	746	796	847	898	[illegible]
38	18	74	128	181	235	287	340	391	442	494	544	595	647	696	746	796	847	897	[illegible]
39	18	74	128	182	235	288	340	391	443	494	544	596	647	697	746	796	846	897	[illegible]
40	17	73	128	182	235	288	341	392	444	495	545	596	647	697	746	796	846	896	[illegible]
41	17	73	128	182	235	288	341	392	445	496	546	596	648	698	747	796	846	896	[illegible]
42	16	73	128	182	235	288	341	392	445	496	546	596	648	698	747	795	846	895	[illegible]
43	16	73	128	182	235	288	341	392	445	496	546	596	647	697	746	794	845	895	[illegible]
44	15	72	128	182	235	289	341	392	445	496	546	596	646	695	744	793	844	894	[illegible]
45	15	72	128	182	235	290	341	393	444	494	544	596	644	693	742	792	842	893	[illegible]
46	14	71	127	182	235	290	341	393	443	493	543	595	642	691	740	790	841	892	[illegible]
47	14	71	127	182	234	289	340	392	442	492	542	593	639	689	738	788	839	891	[illegible]
48	13	70	126	181	234	289	340	391	441	491	541	591	637	687	736	786	837	889	[illegible]
49	13	69	126	181	233	288	339	390	440	490	539	589	636	685	734	784	835	888	[illegible]
50	12	69	125	180	233	287	338	389	439	489	538	587	634	683	733	783	833	887	[illegible]
51	12	69	125	179	233	287	337	388	438	487	536	584	632	681	731	781	830	885	[illegible]
52	11	68	124	179	233	286	336	387	437	485	534	581	629	678	729	778	828	883	[illegible]
53	11	67	124	178	232	285	335	385	436	483	532	579	626	676	726	775	826	882	[illegible]
54	10	67	123	177	231	284	334	383	435	481	530	577	624	673	723	772	824	879	[illegible]
55	9	66	122	177	230	282	333	382	434	480	527	575	622	670	719	769	822	876	[illegible]

PAID-UP VALUES.

ıowing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF																			
1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$44	$99	$154	$208	$261	$315	$367	$419	$470	$521	$570	$621	$670	$720	$767	$815	$862	$909	$954
43	98	153	207	260	314	366	418	470	520	570	620	670	719	767	815	862	908	954
43	98	153	206	260	313	366	417	470	520	570	620	670	719	767	815	862	908	954
42	97	152	206	259	312	365	416	469	519	569	620	669	718	766	814	861	908	954
42	96	152	206	259	311	364	416	469	519	569	620	669	718	766	814	861	908	954
41	96	151	205	258	310	364	415	468	519	569	619	669	718	766	814	861	908	954
41	96	150	204	257	308	364	415	467	519	569	619	669	718	766	814	861	908	954
40	95	149	203	256	307	363	414	466	518	568	618	668	717	765	813	860	907	953
40	95	149	203	256	306	362	413	466	517	568	618	667	716	764	813	860	907	953
39	94	148	202	255	305	361	413	465	516	567	617	666	715	763	812	859	906	953
38	93	147	202	255	304	361	412	465	515	567	617	666	715	763	812	859	906	953
37	92	145	201	254	303	360	411	464	515	566	616	665	714	763	811	858	906	953
37	92	143	201	254	302	359	410	464	515	566	615	665	714	763	811	858	906	953
36	91	142	200	253	301	358	410	463	514	565	614	664	713	762	810	857	905	952
35	90	141	199	252	301	358	410	462	514	564	614	664	713	762	810	857	905	952
34	89	141	199	251	300	357	409	461	513	563	613	663	712	761	809	856	904	952
33	88	140	198	250	300	357	409	461	512	562	612	662	711	760	809	856	904	952
32	87	140	197	249	300	356	408	460	511	561	611	661	710	759	808	855	904	952
32	86	140	196	249	300	355	408	459	510	560	610	660	710	757	807	855	904	952
31	86	141	195	249	302	355	407	458	509	560	610	660	709	758	807	856	904	952
30	85	139	194	248	300	354	406	457	508	559	608	658	708	753	805	854	903	951
29	84	138	193	247	299	353	405	456	507	557	607	657	707	752	804	853	902	950
28	83	138	192	246	299	352	404	455	506	556	606	656	706	750	803	852	901	950
26	81	137	191	245	298	350	402	454	505	555	605	654	704	750	802	851	900	949
25	80	136	190	244	297	349	401	453	504	554	604	652	702	749	801	850	899	949
24	79	135	189	243	295	347	400	451	502	552	602	650	700	748	799	848	898	948
23	78	134	188	242	294	346	399	450	500	550	600	648	698	747	797	847	897	948
22	77	132	187	241	292	345	397	448	498	548	597	646	696	745	795	845	895	947
21	76	131	186	240	291	344	395	446	496	546	595	644	694	743	793	843	894	946
19	75	130	184	238	289	342	393	444	494	543	592	642	692	741	790	840	892	945
18	74	129	183	236	288	340	391	442	492	541	590	640	690	739	789	838	890	944
17	73	127	181	234	286	338	389	439	489	538	587	636	686	736	785	836	888	943
16	72	126	180	233	285	336	387	437	487	535	584	633	682	733	782	834	886	942
14	71	125	178	231	283	334	385	434	484	532	582	630	678	729	778	830	883	940
13	71	124	177	230	282	333	383	432	481	529	580	627	675	725	775	827	881	939

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT THE END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$ 64	$ 86	$108	$130	$151	$173	$195	$216	$238	$259	$280	$301	$322	$343	$364	$385	$405
22	66	88	110	133	155	177	199	221	243	264	286	307	329	350	371	392	412
23	68	90	113	136	158	181	203	225	248	270	292	314	335	357	378	399	420
24	69	92	116	139	162	185	208	230	253	275	298	320	342	364	385	407	428
25	71	95	118	142	165	189	212	235	258	281	304	326	349	371	392	414	435
26	72	97	121	145	169	193	217	240	264	287	310	333	355	378	400	422	443
27	74	99	124	148	173	197	221	245	269	293	316	339	362	385	407	429	451
28	76	101	126	152	176	201	226	250	275	299	322	346	369	392	415	437	459
29	78	104	129	155	180	206	231	256	280	305	329	353	376	399	422	445	467
30	80	106	132	158	184	210	236	261	286	311	335	359	383	407	430	453	475
31	81	108	135	162	188	215	241	266	292	317	342	366	390	414	437	460	483
32	83	111	138	166	192	219	246	272	298	323	348	373	398	422	445	468	491
33	85	113	141	169	197	224	251	277	304	330	355	380	405	429	453	476	499
34	87	116	145	173	201	229	256	283	310	336	362	387	412	437	461	484	507
35	89	119	148	177	205	233	261	289	316	343	369	395	420	444	468	492	516
36	91	121	151	181	210	238	267	295	322	349	376	402	427	452	476	499	523
37	93	124	155	185	214	243	272	301	329	356	383	409	434	459	483	507	530
38	96	127	158	189	219	249	278	307	335	362	390	416	442	467	491	515	538
39	98	130	161	193	223	254	283	313	341	369	396	423	449	474	498	522	545
40	100	133	165	197	228	259	289	319	348	376	403	430	456	481	506	529	552
41	102	136	169	201	233	264	295	325	354	382	410	437	463	488	513	537	560
42	105	139	172	205	238	269	300	331	360	389	417	444	470	495	520	544	567
43	107	142	176	210	243	275	306	337	366	395	423	451	477	502	527	551	574
44	110	145	180	214	247	280	311	342	372	402	430	457	484	509	534	558	581
45	112	148	184	218	252	285	317	348	378	408	436	464	490	516	541	565	588
46	114	151	187	222	257	290	322	354	384	414	443	470	497	523	547	571	594
47	117	154	191	226	261	295	328	359	390	420	449	477	503	529	554	578	601
48	119	157	194	230	266	300	333	365	396	426	455	483	510	535	560	584	607
49	121	160	198	234	270	304	338	370	401	432	461	489	516	542	567	590	613
50	124	163	201	238	274	309	343	376	407	437	467	495	522	548	573	596	619
51	126	166	205	242	279	314	348	381	412	443	472	501	528	554	579	602	625
52	128	169	208	246	283	318	353	386	418	449	478	506	534	559	584	608	630
53	130	171	211	250	287	323	358	391	423	454	484	512	539	565	590	613	636
54	133	174	215	254	291	328	363	396	428	459	489	518	545	571	595	619	641
55	135	177	218	257	295	332	367	401	434	465	495	523	550	576	600	624	646
56	137	180	221	261	300	336	372	406	439	470	500	528	555	581	606	629	652
57	139	183	224	265	304	341	377	411	444	475	505	533	560	586	611	634	657
58	141	185	228	268	308	345	381	416	448	480	510	538	565	591	616	640	663
59	143	188	231	272	312	349	386	420	453	484	514	543	570	596	621	645	668
60	146	191	234	276	315	353	390	424	457	489	519	547	575	601	627	651	675
61	148	193	237	279	319	357	394	429	462	493	523	552	580	607	633	658	682
62	150	196	240	282	323	361	398	433	466	498	528	558	586	613	639	665	689
63	152	198	243	286	326	365	402	437	470	502	533	563	592	620	647	672	697
64	154	201	246	289	329	368	405	441	475	507	539	569	599	627	654	680	705
65	156	203	248	291	333	372	409	445	479	513	545	576	606	634	662	688	714

PAID-UP VALUES.

Showing the Amount of Paid-up Insurance Guaranteed on 20-Premiums Life Policies $1,000 Each.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
145	$194	$244	$293	$343	$393	$443	$493	$543	$593	$644	$694	$745	$796	$846	$897	$948
146	195	244	294	344	394	444	494	544	594	645	695	746	796	847	898	949
146	196	245	295	345	395	445	495	545	595	646	696	747	797	848	898	949
147	197	246	296	346	396	446	496	546	596	647	697	747	798	848	898	949
148	197	247	297	347	397	447	497	547	597	648	698	748	798	848	899	949
148	198	248	298	348	398	448	498	548	598	648	699	749	799	849	899	949
149	199	249	299	349	399	449	499	549	599	649	699	749	799	849	899	949
149	200	250	300	350	400	450	500	550	600	650	700	750	800	850	899	949
150	200	251	301	351	401	451	501	551	601	651	701	750	800	850	900	949
151	201	251	302	352	402	452	502	552	602	652	701	751	801	850	900	950
151	202	252	303	353	403	453	503	553	603	652	702	751	801	850	900	950
152	202	253	303	354	404	454	504	554	603	653	703	752	801	851	900	950
152	203	254	304	355	405	455	505	555	604	654	703	752	802	851	900	950
153	204	255	305	355	406	456	506	555	605	654	704	753	802	851	900	950
153	204	255	306	356	407	457	506	556	605	655	704	753	802	851	900	950
154	205	256	307	357	407	457	507	557	606	655	704	753	802	851	900	950
155	206	257	307	358	408	458	508	557	607	656	704	753	802	851	900	950
155	206	257	308	359	409	459	509	558	607	656	705	753	802	851	900	949
156	207	258	309	360	410	460	509	558	607	656	705	753	802	850	900	949
156	208	259	310	360	410	460	510	559	607	656	704	753	801	850	899	949
157	208	260	311	361	411	461	510	559	608	656	704	753	801	850	899	949
157	209	260	311	362	412	461	510	559	607	656	704	752	800	849	898	948
158	210	261	312	362	412	461	510	559	607	655	703	751	800	848	898	948
158	210	262	312	363	412	462	510	559	607	655	703	751	799	849	897	948
159	211	262	313	363	413	462	510	558	606	654	702	750	798	847	896	947
159	211	263	313	363	413	462	510	558	606	653	701	749	797	846	895	946
160	212	263	313	363	413	461	509	557	605	652	700	747	795	844	894	946
160	212	263	314	363	412	461	509	556	604	651	698	746	794	843	893	945
160	212	263	314	363	412	460	508	555	602	649	697	744	792	841	892	944
161	212	263	313	362	411	460	507	554	601	648	695	742	790	839	890	943

PAID-UP VALUES.

Showing the Amount of Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT THE END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$170	$225	$280	$334	$387	$439	$490	$541	$591	$639	$687	$734	$781	$826	$871	$915	[illegible]
22	170	225	280	334	387	439	490	541	591	639	687	734	781	826	871	915	[illegible]
23	170	225	280	334	387	439	490	541	590	639	687	734	781	826	871	914	[illegible]
24	170	225	280	334	387	439	490	541	590	639	687	734	780	826	871	914	[illegible]
25	170	225	280	333	386	439	490	540	590	639	687	734	780	826	870	914	[illegible]
26	170	225	280	333	386	438	490	540	590	639	687	734	780	826	870	914	[illegible]
27	170	225	279	333	386	438	489	540	590	638	686	734	780	825	870	914	[illegible]
28	170	225	279	333	386	438	489	540	589	638	686	733	780	825	870	914	[illegible]
29	169	225	279	333	386	438	489	539	589	638	686	733	779	825	870	914	[illegible]
30	169	225	279	333	385	437	489	539	589	638	686	733	779	825	869	914	[illegible]
31	169	224	279	332	385	437	488	529	588	637	685	732	779	824	869	913	[illegible]
32	169	224	279	332	385	437	488	539	588	637	685	732	779	824	869	913	[illegible]
33	169	224	279	332	385	437	488	538	588	637	685	732	778	824	869	913	[illegible]
34	169	224	278	332	385	436	488	538	587	636	684	731	778	824	868	913	[illegible]
35	169	224	278	332	384	436	487	538	587	636	684	731	777	823	868	912	[illegible]
36	169	224	278	331	384	436	487	537	587	635	683	731	777	823	868	912	[illegible]
37	169	224	278	331	384	436	487	537	586	635	683	730	776	822	867	912	[illegible]
38	169	224	278	331	384	435	486	536	586	634	682	729	776	822	867	912	[illegible]
39	169	223	278	331	383	435	486	536	585	634	682	729	775	821	866	911	[illegible]
40	169	223	277	331	383	435	486	536	585	633	681	728	775	820	866	911	[illegible]
41	169	223	277	331	383	434	485	535	584	633	680	727	774	820	865	910	[illegible]
42	169	223	277	330	383	434	485	535	584	632	679	726	773	819	864	910	[illegible]
43	169	223	277	330	382	434	484	534	583	631	678	725	772	818	863	909	[illegible]
44	168	223	277	330	382	433	483	533	582	630	677	724	771	818	862	908	[illegible]
45	168	223	277	330	381	432	483	532	581	629	676	723	769	816	862	907	[illegible]
46	168	223	276	329	381	432	482	531	579	627	675	721	768	814	860	906	[illegible]
47	168	223	276	329	380	431	481	530	578	626	673	720	766	813	859	905	[illegible]
48	168	222	276	328	379	430	479	528	577	624	671	718	764	811	857	904	[illegible]
49	168	222	275	327	378	429	478	527	575	622	669	716	762	809	856	903	[illegible]
50	168	222	275	326	377	427	477	525	573	620	667	714	760	807	854	901	[illegible]

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF

2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$ 6	$29	$51	$72	$ 92	$114	$135	$156	$204	$204	$218	$237	$259	$304	$304	$319	$338	$359	$400
10	32	53	73	96	118	139	161	208	208	224	246	266	311	311	326	345	366	407
10	32	55	78	100	121	142	164	215	215	230	251	271	316	316	333	354	373	415
12	34	57	79	101	125	147	169	219	219	235	256	277	324	324	340	362	380	422
12	36	59	84	105	128	153	173	223	223	241	262	285	329	329	348	369	389	429
15	38	64	85	108	134	157	181	228	228	248	269	291	336	336	354	376	396	438
18	40	65	89	114	136	160	184	233	234	252	275	296	342	342	363	383	403	445
18	42	67	93	117	141	166	188	238	238	258	283	303	347	348	371	391	412	453
20	44	71	96	121	146	170	194	242	242	264	288	310	355	356	377	398	419	460
22	49	75	99	125	150	174	199	246	248	272	295	318	362	362	384	407	428	466
25	51	76	102	128	154	180	204	253	254	277	301	324	368	370	394	413	437	474
27	52	79	105	132	158	183	209	256	259	284	307	331	374	378	400	422	446	481
27	54	83	110	137	162	189	216	262	265	291	315	333	382	385	408	431	455	489
28	58	86	113	141	168	193	220	267	272	296	322	346	388	393	416	440	464	497
30	59	89	117	145	171	198	226	274	278	304	329	352	395	400	425	449	473	503
32	62	92	120	148	176	204	232	278	284	309	335	359	403	408	434	458	482	510
34	66	94	124	152	181	208	237	284	291	315	342	366	408	417	442	467	491	517
38	67	97	127	157	185	214	242	289	296	323	349	373	415	425	451	475	499	524
39	70	101	131	162	191	219	248	294	303	329	355	380	421	434	459	484	508	531
40	73	103	135	165	195	224	254	301	309	336	362	389	429	442	467	492	516	539
42	75	107	138	169	201	231	259	305	314	343	369	397	434	450	476	500	524	547
45	78	111	143	175	206	235	265	311	322	349	376	404	441	458	484	508	532	555
46	80	115	146	179	211	241	269	316	326	355	384	412	447	466	491	516	540	563
49	82	118	150	182	215	246	276	321	333	362	391	420	453	474	499	524	547	570
50	87	121	154	187	219	251	280	328	339	369	399	427	459	481	507	531	555	577
53	88	124	158	192	223	256	286	332	346	376	406	434	465	488	514	538	562	584
54	92	127	162	195	229	261	291	337	352	383	413	441	470	495	521	545	569	591
56	94	129	165	199	234	265	296	342	359	390	419	448	477	502	528	552	576	598
59	97	134	168	203	237	271	301	347	365	396	426	455	484	509	535	559	582	604
61	98	136	171	207	242	274	305	352	371	403	433	461	489	516	541	565	589	611
61	101	139	176	211	246	279	311	356	378	409	439	468	496	522	547	572	595	617
64	104	141	179	214	250	282	317	360	384	415	445	474	502	528	554	578	601	622
66	105	145	183	219	254	287	322	365	389	421	451	480	508	534	559	583	606	628
67	108	148	185	222	258	292	328	372	395	427	457	486	514	540	565	589	612	633
69	110	149	189	225	261	297	333	376	401	433	463	492	520	546	571	595	617	639
71	112	153	193	229	266	302	338	380	406	438	469	497	525	551	576	600	622	644
72	115	156	194	234	271	307	343	384	412	444	474	503	530	556	581	605	628	650
74	117	158	199	237	274	312	348	388	417	449	479	508	535	562	586	610	633	655
76	119	161	202	241	278	316	353	392	422	454	484	513	540	567	592	616	639	661
77	121	164	205	244	282	321	358	397	427	459	489	518	545	572	597	621	645	668
80	123	167	208	247	286	325	363	400	431	463	494	523	550	577	603	628	651	674
81	127	169	211	251	291	330	367	405	436	468	498	528	556	583	609	634	658	682
83	129	172	214	253	294	334	371	409	440	472	503	533	561	589	615	641	666	689
84	130	174	217	257	298	338	375	412	445	477	508	538	568	596	623	648	673	697
85	132	176	219	260	302	341	379	416	449	482	514	545	574	603	630	656	681	706
86	134	179	222	263	305	345	383	419	454	488	520	551	581	610	638	665	690	716

Paid-up Values on 20-Payment Life Policies are for amounts proportioned premiums paid.

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed 20-Year Endowment Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
20	$100	$150	$200	$250	$304	$359	$412	$465	$517	$568	$617	$666	$713	$759	$805	$850	$900
21	100	150	200	250	304	359	412	465	517	567	617	665	713	759	805	850	900
22	100	150	200	250	304	358	412	465	517	567	617	665	713	759	804	850	900
23	100	150	200	250	303	358	412	465	516	567	617	665	713	759	804	850	900
24	100	150	200	250	303	358	412	465	516	567	616	665	712	759	804	850	900
25	100	150	200	250	303	358	412	464	516	567	616	665	712	759	804	850	900
26	100	150	200	250	303	358	411	464	516	566	616	665	712	758	804	850	900
27	100	150	200	250	303	358	411	464	516	566	616	664	712	758	804	850	900
28	100	150	200	250	303	357	411	464	515	566	615	664	711	758	803	850	900
29	100	150	200	250	302	357	411	463	515	566	615	664	711	758	803	850	900
30	100	150	200	250	302	357	411	463	515	565	615	663	711	757	803	850	900
31	100	150	200	250	302	357	410	463	514	565	614	663	711	757	803	850	900
32	100	150	200	250	302	356	410	463	514	565	614	663	710	757	802	850	900
33	100	150	200	250	302	356	410	462	514	564	614	662	710	756	802	850	900
34	100	150	200	250	302	356	409	462	513	564	613	662	709	756	802	850	900
35	100	150	200	250	301	356	409	462	513	564	613	662	709	756	801	850	900
36	100	150	200	250	301	356	409	461	513	563	613	661	709	755	801	850	900
37	100	150	200	250	301	355	409	461	512	563	612	661	708	755	800	850	900
38	100	150	200	250	301	355	408	461	512	562	612	660	707	754	800	850	900
39	100	150	200	250	301	355	408	460	512	562	611	659	707	753	800	850	900
40	100	150	200	250	301	355	408	460	511	561	610	659	706	753	800	850	900
41	100	150	200	250	300	354	407	459	511	561	610	658	705	752	800	850	900
42	100	150	200	250	300	354	407	459	510	560	609	657	704	751	800	850	900
43	100	150	200	250	300	354	407	458	509	559	608	656	703	750	800	850	900
44	100	150	200	250	300	353	406	458	508	558	607	655	702	750	800	850	900
45	100	150	200	250	300	353	405	457	507	557	606	653	701	750	800	850	900
46	100	150	200	250	300	352	405	456	506	556	604	652	700	750	800	850	900
47	100	150	200	250	300	352	404	455	505	554	603	650	700	750	800	850	900
48	100	150	200	250	300	351	403	454	503	553	601	650	700	750	800	850	900
49	100	150	200	250	300	350	402	452	502	551	600	650	700	750	800	850	900
50	100	150	200	250	300	350	400	451	500	550	600	650	700	750	800	850	900
51	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
52	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
53	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
54	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
55	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
56	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
57	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
58	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
59	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
60	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
61	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
62	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
63	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
64	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900
65	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800	850	900

PAID-UP VALUES.

owing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
52	$ 73	$ 97	$118	$139	$161	$183	$205	$228	$251	$275	$299	$323	$344	$365	$386	$406	$427
53	75	99	121	142	164	187	210	233	257	281	305	330	351	372	392	414	435
54	77	102	123	146	168	191	215	238	262	287	312	327	358	380	401	422	443
56	79	104	126	149	172	196	219	244	268	293	318	343	365	387	409	430	451
57	81	107	129	153	176	200	224	249	274	299	325	350	373	395	416	438	459
58	83	109	132	156	180	205	229	254	280	305	331	357	380	402	424	446	467
60	85	112	136	160	184	209	234	260	286	312	338	364	387	410	432	454	475
61	87	115	139	163	188	214	239	265	292	318	345	372	395	418	440	462	484
63	89	117	142	167	193	218	245	271	298	325	352	379	402	425	448	470	492
64	91	120	145	171	197	223	250	277	304	331	359	386	410	433	456	478	500
66	93	123	149	175	201	228	255	282	310	338	366	394	418	441	464	487	509
67	95	126	152	179	206	233	261	288	316	344	373	401	425	449	472	495	517
69	98	129	156	183	210	238	266	294	323	351	380	408	433	457	480	503	525
71	100	132	159	187	215	243	272	300	329	358	387	416	441	465	488	511	533
72	102	135	163	191	219	248	277	306	336	365	394	424	448	472	496	519	541
74	105	138	166	195	224	253	283	312	342	372	401	431	456	480	504	527	549
76	107	141	170	199	229	259	289	319	349	379	409	438	463	488	511	534	557
78	109	144	174	204	234	264	294	325	355	385	416	446	471	495	519	542	564
79	112	147	177	208	239	269	300	331	362	392	423	453	478	503	527	550	572
81	114	150	181	212	244	275	306	337	368	399	430	460	486	510	534	557	579
83	117	154	185	217	248	280	312	343	375	406	437	467	493	517	541	564	586
85	120	157	189	221	253	286	318	349	381	412	444	474	500	525	548	571	594
87	122	161	193	226	258	291	323	355	387	419	450	481	507	532	555	578	600
89	125	164	197	230	263	296	329	361	393	425	457	488	514	538	562	585	607
91	128	167	201	235	268	301	334	367	400	432	463	495	520	545	569	592	614
93	130	171	205	239	273	306	340	373	405	438	470	501	527	552	576	598	620
95	133	174	209	243	277	311	345	378	411	444	476	507	532	558	582	605	627
97	136	177	212	247	282	316	350	384	417	450	482	514	540	564	588	611	633
99	138	180	216	251	286	321	355	389	423	455	488	520	546	570	594	617	638
101	141	183	220	255	291	326	360	394	428	461	494	526	551	576	600	623	644
102	143	186	223	259	295	330	365	399	433	467	499	531	557	582	606	628	650
104	145	189	226	263	299	335	370	405	439	472	505	537	563	588	611	634	655
106	148	192	230	267	303	339	375	409	444	477	510	542	568	593	616	639	660
108	150	195	233	271	307	344	379	414	449	482	516	548	574	598	622	644	665
109	152	198	237	274	311	348	384	419	454	488	521	553	579	603	627	649	670
111	155	201	240	278	315	352	388	424	459	493	526	558	584	608	631	654	675
113	157	204	243	282	319	356	393	428	463	497	530	563	588	613	636	658	680
114	159	207	246	285	323	360	397	433	468	502	535	567	593	618	641	664	685
116	161	210	249	289	327	365	401	437	472	506	540	572	598	622	646	669	691
118	163	212	253	292	331	368	405	441	476	511	544	577	602	627	651	675	697
119	166	215	256	295	334	372	409	445	480	515	548	581	607	633	657	681	703
121	168	218	259	299	338	376	413	449	484	519	553	586	613	638	663	687	710
122	170	220	261	302	341	379	417	453	488	523	558	591	619	645	670	694	717
124	172	223	264	305	344	383	420	457	493	528	563	597	625	651	677	701	725
125	174	225	267	307	347	386	424	461	497	533	568	603	632	659	684	709	734
127	176	227	269	310	350	389	427	465	502	539	575	610	639	666	693	718	743

PAID-UP VALUES.

Showing the amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$115	$163	$217	$264	$313	$362	$413	$465	$518	$573	$629	$685	$743	$794	$846	$897	[illegible]
21	115	164	218	265	314	364	414	467	520	574	630	686	744	795	846	897	[illegible]
22	116	165	219	266	315	365	416	468	521	576	631	688	745	796	847	898	[illegible]
23	117	166	220	268	316	366	417	469	523	577	632	689	746	797	848	898	[illegible]
24	117	167	221	269	318	368	419	471	524	578	634	690	747	798	848	899	[illegible]
25	118	168	222	270	319	369	420	472	525	579	635	691	748	798	849	899	[illegible]
26	119	168	223	271	320	370	421	473	527	581	636	692	749	799	849	900	[illegible]
27	119	169	224	272	321	371	423	475	528	582	637	693	750	800	850	900	[illegible]
28	120	170	225	273	322	373	424	476	529	583	638	694	751	801	850	900	[illegible]
29	120	171	226	274	324	374	425	477	530	584	639	695	752	801	851	901	[illegible]
30	121	171	227	275	325	375	426	478	531	585	640	696	752	802	851	901	[illegible]
31	122	172	228	276	326	376	427	479	532	586	641	697	753	802	852	901	[illegible]
32	122	173	229	277	327	377	429	481	534	587	642	697	754	803	852	901	[illegible]
33	123	174	230	278	328	378	430	482	535	588	643	698	754	803	852	901	[illegible]
34	123	175	231	279	329	379	431	483	536	589	644	699	755	804	853	901	[illegible]
35	124	175	232	280	330	381	432	484	536	590	644	699	755	804	853	901	[illegible]
36	125	176	232	281	331	382	433	485	537	591	645	700	756	804	853	901	[illegible]
37	125	177	233	282	332	383	434	486	538	591	645	700	756	804	853	901	[illegible]
38	126	177	234	283	333	383	435	486	539	592	646	700	756	804	853	901	[illegible]
39	126	178	235	284	334	384	435	487	539	592	646	701	756	804	852	901	[illegible]
40	127	179	236	285	335	385	436	488	540	593	646	701	756	804	852	901	[illegible]
41	127	180	237	286	336	386	437	488	540	593	646	700	755	803	852	900	[illegible]
42	128	180	237	287	336	387	437	489	541	593	646	700	755	803	851	900	[illegible]
43	128	181	238	287	337	387	438	489	541	593	646	700	754	802	851	899	[illegible]
44	129	181	239	288	338	388	438	489	541	593	645	699	754	802	850	899	[illegible]
45	129	182	239	288	338	388	438	489	540	592	645	698	753	801	849	898	[illegible]
46	130	182	240	289	338	388	438	489	540	592	644	697	752	799	848	897	[illegible]
47	130	183	240	289	338	388	438	488	539	591	643	696	750	798	846	896	[illegible]
48	130	183	240	289	338	388	438	488	538	590	642	695	749	797	845	895	[illegible]
49	131	183	241	289	338	387	437	487	537	588	640	693	747	795	843	893	[illegible]
50	131	184	241	289	338	387	436	486	536	587	639	691	745	793	842	892	[illegible]
51	131	184	241	289	338	387	436	485	535	586	637	689	743	791	840	890	[illegible]
52	131	184	241	289	337	386	435	484	534	584	635	687	741	788	838	889	[illegible]
53	131	184	240	289	337	385	434	483	532	582	633	685	738	786	835	887	[illegible]
54	131	184	240	288	336	384	433	481	530	580	630	682	736	783	833	884	[illegible]
55	131	184	240	288	336	384	432	480	528	578	628	679	733	780	830	882	[illegible]
56	131	184	240	288	335	383	430	478	526	575	625	676	729	777	826	879	[illegible]
57	131	184	240	287	334	382	429	476	524	573	622	673	726	773	823	877	[illegible]
58	132	184	240	287	334	381	428	475	522	570	619	669	722	769	819	874	[illegible]
59	132	184	239	286	333	380	426	473	519	567	615	665	717	765	815	870	[illegible]
60	132	184	239	286	332	378	424	470	517	564	612	661	713	760	811	867	[illegible]
61	132	184	239	285	331	377	423	468	514	560	608	657	708	756	807	863	[illegible]
62	132	184	239	285	330	376	421	466	511	557	604	652	704	751	802	859	[illegible]
63	132	184	239	284	330	374	419	463	508	553	600	648	699	746	798	855	[illegible]
64	132	184	238	284	329	373	417	461	505	550	596	644	695	742	793	850	[illegible]
65	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

PAID-UP VALUES.

howing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF

2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
88	$140	$197	$259	$312	$365	$418	$471	$524	$577	$630	$683	$736	$789	$833	$876	$918	$960
88	140	197	259	312	364	417	470	523	577	630	683	736	788	833	876	918	960
88	140	197	259	311	364	417	470	523	576	629	682	735	788	833	876	918	960
88	140	197	259	311	364	417	470	523	576	629	682	735	788	832	876	918	960
88	140	197	259	311	364	417	470	523	576	629	682	735	788	832	876	918	960
88	140	197	259	311	364	417	470	523	576	629	682	735	788	832	876	918	959
88	140	197	258	311	364	416	469	522	576	629	682	735	787	832	875	918	959
88	140	197	258	311	363	416	469	522	575	628	681	734	787	832	875	918	959
88	140	197	258	311	363	416	469	522	575	628	681	734	787	832	875	918	959
88	140	196	258	310	363	416	469	522	575	628	681	734	787	831	875	917	959
88	140	196	258	310	363	416	468	521	574	627	680	733	786	831	875	917	959
88	140	196	258	310	363	415	468	521	574	627	680	733	786	831	874	917	959
88	140	196	257	310	362	415	468	521	574	627	680	733	786	830	874	917	959
88	139	196	257	310	362	415	468	520	573	626	679	732	785	830	874	917	959
88	139	196	257	309	362	415	467	520	573	626	679	732	785	830	874	917	959
88	139	196	257	309	362	414	467	520	573	626	679	732	785	829	873	916	958
88	139	196	257	309	361	414	467	519	572	625	678	731	784	829	873	916	958
88	139	195	257	309	361	414	466	519	572	625	678	731	784	828	872	916	958
88	139	195	256	309	361	413	466	519	571	624	677	730	783	828	872	915	958
88	139	195	256	308	361	413	466	518	571	624	676	729	782	827	871	915	958
87	139	195	256	308	360	413	465	518	570	623	676	729	782	827	871	914	957
87	139	195	256	308	360	412	465	517	570	622	675	728	781	826	870	914	957
87	139	195	256	308	360	412	464	516	569	621	674	727	780	825	869	913	957
87	139	195	256	307	359	411	463	516	568	620	673	726	779	824	868	913	956
87	139	195	255	307	359	411	463	515	567	619	672	725	778	823	867	912	956
87	139	195	255	307	358	410	462	514	566	618	670	723	776	821	866	911	955
87	139	194	255	306	358	409	461	513	565	617	669	722	775	820	865	910	955
87	138	194	254	306	357	408	460	511	563	615	667	720	773	818	864	909	954
87	138	194	254	305	356	407	458	510	561	613	665	718	771	817	862	908	954
87	138	193	253	304	355	406	457	508	560	611	663	716	769	815	860	906	953
87	138	193	253	303	354	405	456	506	558	609	661	713	767	812	858	905	952
87	137	192	252	302	353	403	454	505	556	607	659	711	764	810	856	903	951
87	137	192	251	301	352	402	452	503	553	604	656	708	761	807	854	901	950
86	137	191	250	300	350	400	450	500	551	602	653	705	758	804	851	899	949
86	136	191	250	299	349	398	448	498	548	599	650	702	755	801	849	897	947
86	136	190	249	298	347	397	446	496	545	596	647	698	751	798	845	895	946
86	136	190	248	297	346	395	444	493	542	592	643	694	747	794	842	892	944
86	135	189	247	296	344	393	442	490	539	589	639	690	743	790	838	889	943
86	135	189	246	295	343	391	439	487	536	585	635	686	738	785	834	886	941
86	135	188	245	293	341	389	437	484	532	581	630	681	733	780	830	882	939
85	134	188	244	292	340	387	434	481	528	576	625	676	728	775	825	878	936
85	134	187	244	291	338	385	431	478	524	572	620	670	722	770	820	874	934
85	134	187	243	290	336	382	428	474	520	567	615	665	717	764	815	870	931
85	134	186	242	288	334	380	425	470	516	562	610	659	711	758	809	865	928
85	134	186	241	287	333	378	422	467	512	558	605	654	705	753	804	860	924
85	133	185	240	286	331	375	420	464	508	554	601	649	700	747	798	855	921

Paid-up Values (Nonparticipating) on $1,000 Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowme at end of			
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.
15	$28	$ 62	$177	$276	$375	$92	$185	$457	$725	$944	$126	$265	$547	$787
16	29	63	181	283	383	92	187	458	726	944	125	265	547	786
17	30	65	185	289	390	92	188	459	727	944	125	264	547	786
18	31	67	189	295	398	93	189	461	728	945	125	264	546	786
19	32	68	194	301	406	93	190	462	729	945	124	263	546	786
20	33	71	198	308	414	94	192	464	730	945	125	263	545	786
21	34	72	203	314	421	94	193	465	731	946	124	263	545	785
22	35	74	208	321	429	94	195	467	732	946	124	262	545	785
23	36	76	212	327	437	94	196	468	733	946	123	262	544	785
24	36	78	217	334	445	95	197	469	734	946	123	261	544	784
25	37	80	222	341	453	95	198	471	735	946	123	261	543	784
26	38	82	227	348	462	95	200	472	736	947	122	260	543	784
27	39	84	232	355	470	95	201	473	736	947	122	260	542	783
28	40	86	237	362	478	95	202	474	737	947	121	259	542	783
29	41	88	242	369	486	95	203	476	738	947	121	258	541	783
30	42	90	247	376	494	95	204	477	739	947	120	258	540	782
31	43	92	253	383	502	96	205	478	739	947	119	257	540	782
32	44	94	258	390	510	96	206	479	740	947	119	256	539	781
33	45	96	264	398	518	96	207	480	741	947	118	256	538	781
34	47	98	269	405	526	96	208	481	741	947	118	255	538	780
35	48	101	275	412	534	96	209	482	741	947	117	254	537	779
36	49	105	280	419	542	96	210	483	742	947	116	253	536	779
37	50	108	286	427	549	96	211	484	742	947	116	252	535	778
38	51	112	292	434	556	96	212	484	742	947	115	251	534	777
39	52	115	298	441	564	96	212	485	742	947	114	250	533	776
40	54	119	303	448	571	96	213	486	742	947	113	249	532	775
41	55	122	309	454	578	96	214	486	741	946	113	248	531	774
42	56	126	315	461	585	96	215	486	741	946	112	247	530	773
43	57	130	320	468	591	96	215	487	740	946	111	246	528	771
44	59	133	325	474	598	96	216	486	739	945	110	245	527	770
45	60	137	331	480	604	95	216	486	738	945	109	244	525	768
46	61	140	336	486	610	95	216	486	737	944	108	243	523	766
47	62	144	341	492	616	95	216	485	735	943	107	241	521	764
48	64	147	346	498	622	95	216	484	734	943	106	240	519	762
49	65	150	351	504	628	94	216	484	732	942	105	238	516	759
50	66	153	356	509	633	94	216	482	730	941	104	237	514	757
51	67	156	360	515	638	93	216	481	728	940	103	235	511	754
52	68	159	365	520	643	93	216	480	725	938	102	233	508	750
53	69	163	370	525	648	93	215	478	722	937	101	231	505	747
54	70	166	374	530	653	92	215	477	719	936	100	230	502	743
55	72	169	379	535	658	92	214	475	716	934	98	228	499	739
56	73	172	383	540	663	91	214	473	713	932	97	226	495	735
57	74	174	387	544	668	91	213	471	709	931	96	224	491	730
58	75	177	392	549	674	90	213	469	704	929	95	222	488	725
59	76	180	395	553	680	90	212	467	700	926	...	...	...	...
60	77	183	399	558	687	89	211	464	695	924	...	...	...	...

PAID-UP VALUES.

wing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF

	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
2	$45	$67	$90	$112	$135	$158	$180	$203	$225	$248	$270	$292	$314	$336	$358	$379	$400	$421
3	46	69	92	115	138	161	185	208	230	253	276	298	321	343	365	386	408	429
3	47	71	94	118	142	165	189	212	235	259	282	305	327	350	372	394	416	437
4	48	72	97	121	145	169	193	217	241	264	288	311	334	357	379	402	424	445
4	49	74	99	124	149	173	197	222	246	270	294	317	341	364	387	409	431	453
5	51	76	101	127	152	177	202	227	251	276	300	324	348	371	394	417	439	461
6	52	78	104	130	155	181	207	232	257	282	306	331	355	378	402	425	447	470
6	53	80	106	133	159	185	211	237	262	288	313	337	362	386	409	432	455	478
7	54	82	109	136	163	189	216	242	268	294	319	344	369	393	417	440	463	486
8	56	84	112	139	167	194	221	247	274	300	325	351	376	400	425	448	471	494
8	57	86	114	142	170	198	226	253	279	306	332	358	383	408	432	456	479	502
9	59	89	117	146	174	202	230	258	285	312	339	365	390	415	440	464	487	510
0	60	90	120	149	178	207	235	264	291	318	345	372	398	423	448	472	495	518
1	61	92	122	152	182	211	240	269	297	325	352	379	405	430	455	480	503	526
1	63	94	125	156	186	216	246	275	303	331	359	386	412	438	463	487	511	534
2	64	96	128	159	190	221	251	280	309	338	365	393	419	445	470	495	518	541
3	66	99	131	163	194	225	256	286	315	344	372	400	427	453	478	502	526	549
4	68	101	134	167	199	230	261	292	321	351	379	407	434	460	485	509	533	556
5	69	103	137	170	203	235	267	297	328	357	386	414	441	467	492	517	541	563
5	71	106	140	174	207	240	272	303	334	363	392	420	447	474	499	524	548	571
6	73	108	143	178	212	245	277	309	340	370	399	427	454	481	506	531	555	578
7	74	111	147	182	216	250	283	315	346	376	405	433	461	488	513	538	562	584
8	76	113	150	185	220	255	288	320	351	382	411	440	468	494	520	544	568	591
9	78	116	153	189	225	259	293	325	357	388	417	446	474	501	526	551	575	598
0	79	118	156	193	229	264	298	331	363	394	423	452	480	507	533	557	581	604
1	81	120	159	197	233	268	303	336	368	399	429	458	486	513	539	564	587	610
2	83	123	162	200	237	273	307	341	373	405	435	464	492	519	545	569	593	616
2	84	125	165	203	241	277	312	346	378	410	441	470	498	525	551	575	599	622
3	86	127	168	207	244	281	317	351	384	416	446	475	504	530	556	581	605	627
4	87	130	170	210	248	285	321	356	389	421	451	481	509	536	562	587	610	633
5	89	132	173	213	252	289	326	360	394	426	457	486	515	542	568	592	616	638
5	90	134	176	217	256	294	330	365	399	431	462	492	520	547	573	597	621	643
6	92	136	179	220	259	298	334	370	404	436	467	497	525	552	578	603	626	648
7	93	138	181	223	263	301	339	374	408	441	472	502	530	557	583	607	631	653
8	95	140	184	226	266	305	343	378	413	446	477	507	535	562	588	612	635	658
9	96	142	187	229	270	309	347	383	418	450	482	511	540	567	592	617	640	663
0	98	144	189	232	274	313	351	387	422	455	486	516	544	571	597	622	645	668
0	99	146	192	235	277	317	356	391	426	459	491	520	549	576	602	627	651	674
1	101	148	194	238	280	321	359	395	430	463	495	525	553	581	607	632	657	680
2	102	151	197	241	284	324	363	399	434	467	499	529	558	585	612	638	663	686

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
21	$50	$101	$152	$204	$256	$308	$360	$412	$465	$518	$571	$624	$677	$731	$784	$838	[illegible]
22	50	101	153	205	257	309	361	414	466	519	572	625	678	732	785	838	[illegible]
23	51	102	154	206	258	310	363	415	468	521	574	626	680	733	786	839	[illegible]
24	51	103	154	207	259	311	364	416	469	522	575	628	681	734	787	840	[illegible]
25	51	103	155	207	260	312	365	418	470	523	576	629	682	735	788	840	[illegible]
26	51	104	156	208	261	314	366	419	472	525	577	630	683	736	788	841	[illegible]
27	52	104	157	209	262	315	367	420	473	526	578	631	684	736	789	841	[illegible]
28	52	105	157	210	263	316	369	422	474	527	580	632	685	737	789	842	[illegible]
29	52	105	158	211	264	317	370	423	475	528	581	633	686	738	790	842	[illegible]
30	53	106	159	212	265	318	371	424	477	529	582	634	686	738	791	843	[illegible]
31	53	106	160	213	266	319	372	425	478	530	583	635	687	739	791	843	[illegible]
32	53	107	160	214	267	320	373	426	479	531	584	636	688	740	792	843	[illegible]
33	53	107	161	215	268	321	374	427	480	532	584	637	688	740	792	844	[illegible]
34	54	108	162	215	269	322	375	428	481	533	585	637	689	741	792	844	[illegible]
35	54	108	162	216	270	323	376	429	482	534	586	638	690	741	793	844	[illegible]
36	54	109	163	217	271	324	377	430	483	535	587	638	690	742	793	845	[illegible]
37	54	109	164	218	272	325	378	431	483	536	587	639	690	742	793	844	[illegible]
38	55	110	164	219	272	326	379	432	484	536	588	639	691	742	793	844	[illegible]
39	55	110	165	219	273	327	380	433	485	537	588	640	691	742	793	843	[illegible]
40	55	111	166	220	274	328	381	433	486	537	589	640	691	741	792	843	[illegible]
41	56	111	166	221	275	328	381	434	486	538	589	640	690	741	792	843	[illegible]
42	56	111	167	221	276	329	382	434	486	538	589	640	690	741	791	842	[illegible]
43	56	112	167	222	276	330	383	435	487	538	589	639	690	740	790	841	[illegible]
44	56	112	168	223	277	330	383	435	486	537	588	638	689	739	790	840	[illegible]
45	56	113	168	223	277	330	383	435	486	537	587	638	687	738	788	839	[illegible]
46	57	113	169	223	277	331	383	435	486	536	587	636	687	737	787	838	[illegible]
47	57	113	169	224	277	330	383	434	485	536	585	636	685	735	786	837	[illegible]
48	57	114	169	224	277	330	382	434	484	534	584	634	683	733	784	835	[illegible]
49	57	114	169	224	277	330	382	433	483	533	583	632	682	732	782	833	[illegible]
50	57	114	169	224	277	330	381	432	482	532	581	631	680	729	780	832	[illegible]
51	57	114	169	224	277	329	380	431	481	530	580	629	677	727	778	830	[illegible]
52	57	114	169	223	277	328	380	430	480	529	578	626	675	725	775	827	[illegible]
53	57	114	169	223	276	328	379	429	478	527	575	624	673	722	773	824	[illegible]
54	57	114	169	223	276	327	378	428	477	525	573	622	670	719	769	822	[illegible]
55	57	114	169	223	275	327	377	426	475	523	571	619	667	716	766	819	[illegible]
56	57	114	169	222	275	326	376	425	473	521	568	616	663	713	763	815	[illegible]
57	57	114	169	222	274	325	374	423	471	518	565	612	660	709	759	812	[illegible]
58	58	114	169	222	274	324	373	422	469	516	562	609	656	704	755	808	[illegible]
59	58	114	169	222	273	323	372	420	467	513	559	605	652	700	750	803	[illegible]
60	58	114	168	221	272	322	371	418	464	510	555	601	647	708	745	799	[illegible]

PAID-UP VALUES.

wing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF																		
Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
51	$111	$170	$228	$286	$342	$397	$452	$505	$557	$607	$657	$706	$754	$800	$846	$894	$947
50	110	170	228	285	342	397	451	504	556	607	657	706	753	800	845	894	947
50	110	169	227	285	341	396	451	504	556	607	656	705	753	800	845	894	947
49	109	168	227	284	341	396	450	503	555	606	656	705	753	799	845	894	947
48	108	168	226	284	340	395	449	503	555	606	656	705	752	799	845	894	947
47	108	167	226	283	339	395	449	502	554	605	655	704	752	799	844	894	947
47	107	167	225	282	339	394	448	502	554	605	655	704	752	798	844	894	947
46	106	166	224	282	338	393	448	501	553	604	654	703	751	798	844	894	947
45	106	165	223	281	337	393	447	500	553	604	654	703	751	798	844	894	947
45	105	165	223	280	337	392	446	500	552	603	653	702	750	797	843	894	947
44	105	164	222	280	336	391	446	499	551	602	653	702	750	797	843	894	947
43	105	163	222	279	335	391	445	498	551	602	652	701	749	796	843	894	947
42	105	162	221	278	335	390	444	498	550	601	651	701	749	796	842	894	947
42	105	162	220	277	334	389	444	497	549	601	651	700	748	795	842	894	947
41	105	161	219	277	333	389	443	496	549	600	650	699	748	795	842	894	947
40	105	160	218	276	332	388	442	495	548	599	649	699	747	794	842	894	947
39	105	159	218	275	332	387	441	495	547	598	649	698	746	794	842	894	947
39	105	158	217	274	331	386	440	494	546	597	648	697	745	793	842	894	947
38	105	157	216	274	330	385	440	493	545	596	647	696	744	792	842	894	947
37	105	157	215	273	329	384	439	492	544	595	646	695	743	791	842	894	947
36	105	157	215	272	328	384	438	491	543	594	645	694	742	790	842	894	947
35	105	157	214	271	327	383	437	490	542	593	643	693	741	789	842	894	947
35	105	157	213	270	326	382	436	489	541	592	642	691	740	789	842	894	947
34	105	157	212	269	325	380	434	487	539	590	640	690	738	789	842	894	947
33	105	157	211	268	324	379	433	486	538	588	639	688	737	789	842	894	947
32	105	157	210	267	323	378	431	484	536	587	637	686	736	789	842	894	947
32	105	157	210	266	322	376	430	482	534	585	635	684	736	789	842	894	947
31	105	157	210	265	320	375	428	480	532	582	632	684	736	789	842	894	947
30	105	157	210	264	319	373	426	478	530	580	631	684	736	789	842	894	947
30	105	157	210	263	317	371	424	476	527	578	631	684	736	789	842	894	947
29	105	157	210	263	316	369	422	474	526	578	631	684	736	789	842	894	947
28	105	157	210	263	315	368	421	473	526	578	631	684	736	789	842	894	947
27	105	157	210	263	315	368	421	453	526	578	631	684	736	789	842	894	947
27	105	157	210	263	315	368	421	473	526	578	631	684	736	789	842	894	947
27	105	157	210	263	315	368	421	473	526	578	631	684	736	789	842	894	947
27	105	157	210	263	315	368	421	473	526	578	631	684	736	789	842	894	947
26	105	157	210	263	315	368	421	473	526	578	631	684	736	789	842	894	947
26	105	157	210	263	315	368	421	473	526	578	631	684	736	789	842	894	947
26	105	175	210	263	315	368	421	473	526	578	631	684	736	789	842	894	947
26	105	157	210	263	315	368	421	473	526	578	631	684	736	789	842	894	947

Paid-up Values (Nonparticipating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	
21	$31	$ 80	$203	$315	$422	$83	$191	$466	$731	$ 946	$112	$233	$ 522	$ 775	$
22	33	83	208	321	430	84	192	467	732	946	112	233	522	775	
23	34	85	213	328	438	85	194	468	733	947	112	233	522	775	
24	36	88	218	335	446	86	195	470	734	947	112	233	522	774	
25	37	90	222	341	454	87	196	471	735	947	112	233	522	774	
26	38	93	227	348	462	88	197	472	736	947	112	233	522	774	
27	40	96	232	355	470	88	198	474	737	947	112	233	522	774	
28	41	98	238	362	478	89	199	475	738	947	111	233	522	774	
29	43	101	243	369	487	90	200	476	738	948	111	233	522	774	
30	45	104	248	376	495	91	201	477	739	948	111	233	522	774	
31	46	107	253	384	503	92	203	478	740	948	111	233	521	773	
32	48	109	259	391	511	92	204	479	740	948	111	233	521	773	
33	50	112	264	398	519	93	205	480	741	948	111	233	521	773	
34	51	115	270	405	527	94	206	481	741	948	111	233	521	773	
35	53	118	275	413	534	95	207	482	742	948	111	233	521	773	
36	55	121	281	420	542	96	208	483	742	948	111	234	520	772	
37	56	124	287	427	550	96	209	484	742	948	111	233	519	771	
38	58	127	292	434	557	97	210	485	742	948	110	232	518	770	
39	60	131	298	441	564	98	211	486	742	947	110	232	517	769	
40	62	134	304	448	571	98	212	486	742	947	109	231	516	768	
41	64	137	309	455	578	99	212	487	742	947	109	231	515	767	
42	66	141	315	462	585	100	213	487	741	947	109	230	514	766	
43	68	144	321	468	592	101	214	487	741	946	109	230	513	765	
44	69	147	326	474	598	101	215	487	740	946	109	229	512	764	
45	71	150	331	481	605	102	216	487	739	945	109	229	511	762	
46	73	154	336	487	611	103	216	486	737	945	109	229	510	760	
47	75	157	342	493	617	103	216	486	736	944	108	228	509	758	
48	77	160	346	499	623	103	217	485	734	943	108	228	507	756	
49	79	163	351	504	628	104	217	484	732	942	108	228	505	754	
50	80	165	356	510	634	104	217	483	730	941	108	227	503	752	
51	82	168	361	515	639	104	217	482	728	940	108	227	501	749	
52	84	171	366	521	644	105	217	480	726	939	108	226	498	746	
53	85	174	370	526	649	105	217	479	723	938	....	.....	.....	.....	
54	87	177	375	531	653	105	217	477	720	936	....	.....	.....	.....	
55	89	180	379	536	658	105	217	476	717	935	....	.....	.....	.....	
56	90	182	384	541	664	105	217	474	713	933	....	.....	.....	.....	
57	92	185	388	545	669	106	216	472	709	931	....	.....	.....	.....	
58	93	188	392	549	675	106	216	470	705	929	....	.....	.....	.....	
59	95	190	396	554	681	106	216	467	700	927	....	.....	.....	.....	
60	96	193	400	558	687	106	216	465	696	924	....	.....	.....	.....	

Paid-up Values (Nonparticipating) on $1,000 Participating Policies

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years	5 Years	10 Years	15 Years	20 Years	3 Years	5 Years	10 Years	15 Years	19 Years	3 Years	5 Years	10 Years	15 Years	19 Years
$29	$75	$196	$314	$426	$101	$203	$464	$730	$946	$154	$269	$539	$783	$959
30	77	199	322	434	101	203	465	730	944	153	268	539	783	959
31	79	202	330	442	101	205	466	731	945	153	268	538	782	959
32	82	207	337	450	101	206	467	732	945	152	267	538	782	958
34	85	213	344	459	102	207	469	733	946	151	267	537	782	958
35	87	217	351	467	103	208	470	734	947	151	266	537	781	958
37	90	222	358	475	104	209	472	735	947	150	265	536	781	958
39	93	228	365	483	104	209	473	736	947	149	265	536	781	958
41	96	234	372	492	105	210	475	737	947	149	264	535	780	958
42	99	239	379	500	105	211	476	738	947	148	263	535	780	958
44	101	244	386	508	106	212	477	739	947	147	263	534	779	958
45	104	250	393	516	106	213	478	739	947	146	262	533	779	958
47	107	256	400	525	107	214	479	740	947	146	261	533	778	957
49	110	261	407	533	107	215	480	741	947	145	260	532	778	957
51	113	267	415	541	108	215	481	741	947	144	260	531	777	957
52	116	273	422	548	108	216	482	742	947	143	259	530	777	957
54	120	279	430	556	109	217	482	742	947	142	258	529	776	957
56	123	284	437	563	109	217	483	742	947	142	257	529	775	956
58	126	290	444	571	110	218	484	742	947	141	256	528	774	956
60	130	296	451	579	110	219	485	742	947	140	255	527	773	956
61	133	302	458	586	111	220	485	741	946	139	255	526	772	956
63	136	307	465	593	111	221	486	741	946	138	254	525	771	955
65	139	313	471	600	111	222	486	740	946	137	253	524	770	955
67	142	318	477	606	112	222	486	740	945	136	252	524	769	954
69	146	324	484	613	112	223	486	739	945	135	251	521	767	954
71	150	329	490	619	112	223	486	738	944	134	250	519	766	953
73	154	335	497	626	113	224	485	736	944	133	249	518	764	953
75	156	340	502	632	113	224	485	735	943	132	248	516	762	952
76	159	345	508	638	113	224	484	733	942	131	246	514	760	951
78	161	350	513	643	114	224	483	731	942	130	245	511	757	951
80	164	355	519	649	114	224	482	730	941	128	244	509	759	949
82	167	359	524	654	114	225	482	728	939	128	242	507	752	948
83	170	364	529	659	115	224	480	726	939	127	241	504	748	947
85	173	369	534	665	114	224	479	722	937	126	239	501	745	946
86	175	373	539	670	114	223	478	720	936	125	238	498	741	945
88	178	377	544	674	115	223	475	716	933	123	235	493	733	941
89	181	381	548	680	114	223	474	713	933	123	235	493	733	941
91	184	385	553	685	114	222	472	709	931	122	234	490	728	939
92	186	389	557	691	114	222	470	705	927	121	231	486	723	937
94	189	393	561	697	114	222	467	700	927	120	230	482	718	935
96	191	397	565	703	114	222	465	695	924	119	228	478	713	933

Paid-up Values (Nonparticipating) on $1,000 Nonparticipating Economic Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
20	$ 44	$ 88	$199	$307	$413	$101	$203	$464	$729	$ 945	$62	$243	$523	$775	[illegible]
21	45	90	203	314	421	101	204	466	731	946	62	243	523	775	[illegible]
22	46	93	207	321	429	102	205	467	732	946	62	243	522	775	[illegible]
23	47	95	213	328	437	103	206	469	734	946	62	243	522	775	[illegible]
24	49	97	218	334	446	103	207	470	734	946	62	242	522	775	[illegible]
25	50	99	222	342	454	103	208	470	735	947	62	242	522	774	[illegible]
26	51	102	227	348	462	104	209	472	736	947	62	242	522	774	[illegible]
27	52	104	232	355	471	105	210	473	736	947	62	242	521	774	[illegible]
28	54	107	238	362	478	105	211	476	738	948	62	242	521	774	[illegible]
29	55	109	242	369	486	106	212	476	739	947	62	242	521	774	[illegible]
30	56	112	248	377	495	107	212	477	739	947	62	242	521	773	[illegible]
31	58	114	253	383	504	107	214	478	740	948	62	242	520	772	[illegible]
32	59	117	258	391	511	107	214	479	741	947	62	241	520	772	[illegible]
33	61	120	264	398	518	108	215	480	741	948	62	241	519	772	[illegible]
34	62	123	270	405	527	108	216	482	741	947	62	241	519	772	[illegible]
35	63	126	275	413	534	109	217	482	743	948	62	241	519	771	[illegible]
36	65	129	281	420	542	109	217	483	742	948	62	241	519	771	[illegible]
37	67	131	287	427	550	110	218	484	742	948	62	240	518	770	[illegible]
38	68	134	292	434	557	110	219	485	742	948	62	240	518	770	[illegible]
39	70	138	298	441	564	110	220	485	743	948	62	240	517	768	[illegible]
40	71	141	304	448	571	111	220	487	742	947	61	240	517	768	[illegible]
41	73	144	309	455	578	112	222	486	742	947	61	240	516	767	[illegible]
42	75	147	315	462	585	112	222	487	741	947	61	240	515	766	[illegible]
43	77	150	320	468	592	112	222	487	741	945	61	239	514	765	[illegible]
44	78	153	326	474	598	113	223	487	739	945	61	239	514	764	[illegible]
45	78	157	331	481	605	113	224	487	740	945	61	239	512	762	[illegible]
46	80	160	336	487	611	113	224	487	738	945	61	238	511	761	[illegible]
47	83	162	341	492	617	114	224	487	735	944	61	238	509	759	[illegible]
48	85	165	347	498	623	114	224	485	734	943	61	237	508	757	[illegible]
49	86	168	351	504	628	114	224	484	732	942	61	236	506	754	[illegible]
50	88	171	356	510	634	114	224	483	731	941	61	236	504	752	[illegible]
51	90	174	361	516	639	114	224	482	728	940	61	235	502	749	[illegible]
52	91	177	365	521	644	114	224	480	726	939	61	234	500	746	[illegible]
53	93	179	370	526	649	115	224	479	723	938	61	233	497	743	[illegible]
54	94	182	375	531	654	115	223	477	719	936	60	233	494	739	[illegible]
55	96	185	379	536	659	114	223	476	717	936	60	232	492	736	[illegible]
56	97	187	384	541	663	114	223	474	713	933	60	231	489	732	[illegible]
57	98	190	388	545	669	114	223	472	709	931	60	230	486	727	[illegible]
58	100	192	392	549	674	115	222	470	705	929	60	228	483	723	[illegible]
59	101	195	396	554	681	114	222	467	701	926	60	228	478	717	[illegible]

id-up Values (Nonparticipating) on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
.....	.....	.....	.....	.....	$142	$239	$486	$740	$948	$171	$281	$542	$782	$958
.....	.....	.....	.....	.....	143	240	487	741	948	171	281	542	782	958
.....	.....	.....	.....	.....	143	241	489	742	948	171	281	542	782	958
.....	.....	.....	.....	.....	144	241	490	743	948	171	281	542	782	958
.....	.....	.....	.....	.....	145	242	491	744	949	171	281	542	782	958
.....	.....	.....	.....	.....	145	243	492	745	949	171	281	542	782	958
$ 65	$108	$217	$323	$426	146	244	493	745	949	171	281	542	781	958
66	111	221	329	433	146	245	494	746	949	171	281	541	781	958
68	113	226	336	441	147	246	495	747	949	171	280	541	781	958
70	116	231	342	449	148	247	497	748	949	170	280	541	781	958
71	119	236	349	457	148	248	498	748	950	170	280	541	781	958
73	121	241	356	465	149	248	499	749	950	170	280	541	781	958
75	124	246	363	473	149	249	500	750	950	170	280	540	780	958
76	127	251	370	481	150	250	501	750	950	170	280	540	780	958
78	130	256	377	489	151	251	502	751	950	170	280	540	780	957
80	133	261	384	497	151	252	503	751	950	170	279	540	780	957
82	136	267	391	505	152	253	504	752	950	170	279	539	779	957
84	139	272	398	513	152	253	504	752	950	170	279	539	779	957
86	142	278	405	521	153	254	505	753	950	170	279	539	779	957
88	145	284	413	529	153	255	506	753	950	170	279	538	778	957
90	148	289	420	537	154	256	507	753	950	169	279	538	778	957
92	152	295	428	545	154	257	508	754	950	169	279	537	777	957
94	155	301	435	553	155	257	508	754	950	169	278	537	777	956
96	158	307	442	560	156	258	509	754	950	169	278	537	776	956
98	162	313	449	568	156	259	510	754	950	169	278	537	776	956
101	166	319	456	575	157	259	510	753	949	169	278	536	775	956
103	169	325	464	582	157	260	511	753	949	169	278	536	774	955
105	173	331	471	590	158	261	511	753	949	169	278	535	773	955
108	177	337	477	597	158	262	511	752	948	169	278	534	772	955
110	180	343	484	604	159	262	511	751	948	169	277	533	771	954
113	184	349	491	610	159	263	511	750	948	169	277	533	770	954
115	188	354	497	617	160	262	510	749	947	169	277	531	768	953
117	191	360	504	623	160	263	510	748	946	169	277	530	767	953
120	195	365	510	629	161	264	509	746	946	169	276	529	765	952
122	198	371	516	635	161	264	508	745	945	168	276	527	763	951
124	202	376	522	641	161	264	508	743	944	168	275	526	761	950
126	205	381	528	647	161	264	506	741	943	168	274	524	758	949
129	208	386	534	652	161	264	505	738	942	168	274	522	756	948
131	212	392	540	658	161	264	504	736	941	167	273	520	753	947
133	215	397	545	663	162	264	503	733	939	167	272	518	750	946
135	218	402	551	668	162	263	501	730	938	167	271	515	746	944
137	222	407	556	674	162	263	499	727	936	166	271	513	742	943
140	225	411	561	679	162	263	498	723	935	166	270	510	738	941
142	228	416	566	685	162	263	496	719	933	166	269	507	734	939
144	231	421	570	692	162	263	494	715	931	165	268	504	729	937
146	234	425	575	699	162	263	492	711	928	165	268	501	724	935

Paid-up Values (Participating) on $1,000 Participating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of			
	2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.
21	$19	$78	$179	$278	$378	$49	$204	$463	$728	$945	$60	$241	$521	$774
22	20	80	183	285	386	50	205	464	729	945	60	241	521	774
23	21	83	187	291	394	50	206	465	729	945	60	241	520	773
24	22	85	191	298	402	51	206	466	730	945	60	241	520	773
25	22	87	196	305	410	51	207	468	731	946	60	241	520	773
26	23	89	201	312	418	51	208	469	732	946	60	241	520	773
27	24	91	206	319	427	52	209	470	733	946	60	241	520	772
28	24	94	211	326	436	52	210	471	735	946	60	240	519	772
29	24	97	216	333	444	52	211	472	736	946	60	240	519	771
30	25	100	222	341	453	53	212	473	738	947	60	240	519	771
31	26	102	228	348	462	53	213	474	738	947	60	240	519	771
32	27	104	233	355	470	53	213	475	738	947	60	240	519	770
33	27	106	238	363	478	53	214	477	738	947	60	240	518	770
34	28	109	243	371	487	54	214	478	738	947	60	240	518	769
35	28	112	249	378	496	54	215	479	738	947	60	240	518	769
36	29	115	255	385	505	54	216	480	738	947	60	240	518	769
37	29	118	261	393	513	54	217	481	738	947	60	240	517	768
38	30	121	267	401	522	55	218	482	738	947	60	240	517	768
39	31	124	273	409	530	55	218	483	738	947	60	239	516	767
40	32	127	278	416	538	55	219	484	738	947	60	239	515	767
41	33	130	284	424	546	55	219	484	737	947	60	239	514	766
42	34	134	290	431	553	56	220	484	737	947	60	238	514	765
43	35	137	296	438	561	56	220	484	736	947	60	238	513	764
44	36	140	302	445	569	56	220	484	736	947	60	237	512	763
45	37	144	308	452	576	56	221	484	736	947	60	237	511	762
46	38	147	314	459	583	56	221	483	733	947	60	236	510	760
47	39	150	319	466	590	56	221	482	731	947	60	235	509	758
48	40	153	325	472	597	56	221	481	730	946	60	235	508	756
49	41	156	330	479	603	57	221	480	728	946	60	234	506	754
50	42	159	334	486	609	57	221	480	727	945	60	234	504	751
51	42	161	339	491	615	57	221	479	725	945	60	233	502	748
52	43	164	345	493	621	57	221	477	722	945	60	233	500	745
53	44	167	360	504	627	57	221	476	719	943	59	232	497	742
54	45	171	365	510	633	57	221	475	718	943	59	231	494	739
55	46	174	360	515	639	57	221	474	716	943	59	230	491	735
56	47	177	366	521	645	....	....	....	....	....	....	....	....	....
57	47	180	370	526	651	....	....	....	....	....	....	....	....	....
58	48	182	375	531	657	....	....	....	....	....	....	....	....	....
59	49	185	380	537	664	....	....	....	....	....	....	....	....	....
60	50	188	385	542	672	....	....	....	....	....	....	....	....	....

1-up Values (Nonparticipating) on $1,000 Common Rate and Preferred Addition Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
2 Years.	5 Years.	10 Years.	15 Years.	20 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.	2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
12	$84	$203	$315	$422	$66	$219	$480	$739	$948	$102	$276	$546	$786	$959
13	86	208	321	430	66	220	481	739	948	102	276	546	786	959
14	89	213	328	438	66	221	482	740	948	101	275	545	786	959
15	91	218	335	446	66	221	483	741	948	101	275	545	785	959
16	94	222	341	454	66	222	484	742	948	100	274	544	785	959
16	96	227	348	462	66	223	486	743	948	100	274	544	785	959
17	99	232	355	470	67	224	486	743	949	99	273	543	784	958
18	101	238	362	478	67	224	488	744	949	98	273	543	784	958
19	104	243	369	487	67	225	489	745	949	97	272	542	783	958
20	107	248	376	495	67	226	490	745	949	96	271	541	783	958
21	109	253	384	503	67	226	490	746	949	96	271	541	782	958
21	112	259	391	511	67	227	491	746	949	95	270	540	782	958
22	115	264	398	519	67	228	492	747	949	94	269	539	781	958
23	118	270	405	527	67	228	493	747	949	93	268	538	781	958
24	121	275	413	534	67	229	493	747	949	92	267	537	780	958
25	124	281	420	542	67	229	494	747	949	92	266	537	779	958
26	127	287	427	550	67	230	495	748	949	91	265	536	778	957
27	130	292	434	557	67	230	495	747	949	90	264	535	777	957
28	133	298	441	564	67	230	496	747	948	89	263	534	776	956
29	136	304	448	571	66	231	496	747	948	88	262	533	776	956
30	140	309	455	578	66	231	496	746	948	87	261	532	774	956
31	143	315	462	585	66	231	496	746	947	86	260	531	772	955
32	146	321	468	592	66	232	496	745	947	85	258	529	771	955
33	149	326	474	598	66	232	495	744	947	83	257	527	770	955
34	153	331	481	605	65	232	495	743	946	82	256	525	769	954
35	156	336	487	611	65	232	494	741	945	80	255	524	767	954
36	159	342	493	617	65	232	493	740	945	79	254	522	765	953
37	162	346	499	623	65	231	492	738	944	78	252	520	763	952
38	165	351	504	628	64	231	491	736	943	77	250	517	760	951
39	167	356	510	634	64	230	489	734	942	76	249	514	757	950
40	170	361	515	639	63	230	488	731	941	74	247	512	754	949
41	173	366	521	644	63	229	486	729	940	73	245	509	751	948
42	176	370	526	649	62	228	484	726	938	71	243	506	748	947
43	179	375	531	654	62	228	482	723	937	70	241	503	744	945
43	181	379	536	658	61	227	480	719	935	69	240	499	740	943
44	184	384	541	664	....	....	....	....	....	....	....	....	....	....
45	187	388	545	669	....	....	....	....	....	....	....	....	....	....
46	189	392	549	675	....	....	....	....	....	....	....	....	....	....
47	192	396	554	681	....	....	....	....	....	....	....	....	....	....
48	194	400	558	687	....	....	....	....	....	....	....	....	....	....

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy Guaranteed on an Ordinary Life Participating Policy of $1,000.

Age at Issue.	AFTER PREMIUMS HAVE BEEN PAID FOR																			
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	$21	$43	$64	$86	$108	$130	$152	$173	$194	$217	$238	$259	$280	$302	$323	$343	$364	$385	$40[illegible]
21	22	44	66	88	111	133	155	177	199	221	243	264	286	308	329	350	371	392	41[illegible]
22	22	45	68	91	113	136	158	181	203	226	248	270	292	314	335	357	378	399	42[illegible]
23	23	46	70	93	116	139	162	185	208	230	253	276	298	320	342	364	385	406	42[illegible]
24	23	47	71	95	118	142	165	189	212	235	258	281	304	326	349	371	393	414	43[illegible]
25	24	48	72	97	121	145	169	193	217	240	264	287	310	333	355	378	400	422	44[illegible]
26	[illegible]	49	74	99	124	148	173	197	221	245	269	293	316	339	362	385	407	429	4[illegible]
27	25	51	76	101	127	152	177	202	226	251	275	299	322	346	369	392	415	437	[illegible]
28	26	52	78	104	130	155	181	206	231	256	280	305	329	352	376	399	422	445	46[illegible]
29	26	53	80	106	133	159	184	210	236	261	286	311	335	359	384	407	430	453	47[illegible]
30	27	54	82	108	136	162	188	215	241	266	292	317	342	366	391	414	438	461	48[illegible]
31	28	56	83	111	139	166	193	220	246	272	298	323	349	373	398	422	445	468	49[illegible]
32	29	57	85	114	142	169	197	224	251	277	304	330	355	380	405	429	453	476	49[illegible]
33	29	58	87	116	145	173	201	229	256	283	310	336	362	388	412	437	461	484	50[illegible]
34	30	60	89	119	148	177	205	233	261	289	316	343	369	395	420	444	468	492	515
35	30	61	92	122	151	181	210	238	267	295	322	349	376	402	427	452	476	499	52[illegible]
36	31	62	94	124	155	185	214	244	272	301	329	356	383	409	435	459	483	507	53[illegible]
37	32	64	96	127	158	189	219	249	278	307	335	363	390	416	442	466	491	515	538
38	33	65	98	130	162	193	224	254	284	313	341	369	396	423	449	474	499	522	545
39	33	67	100	133	165	197	228	259	289	319	347	376	403	430	456	481	506	529	553
40	34	69	102	136	169	201	233	264	295	325	354	382	410	437	463	488	513	537	56[illegible]
41	35	70	105	139	173	206	238	269	300	331	360	389	417	444	470	495	520	544	567
42	36	72	107	142	176	210	243	275	306	337	366	395	423	451	477	502	527	551	57[illegible]
43	37	74	110	145	180	214	247	280	312	342	372	402	430	457	484	509	534	558	581
44	38	75	112	148	184	218	252	285	317	348	378	408	436	464	491	516	541	565	588
45	39	77	115	151	187	223	257	290	322	354	384	414	443	470	497	523	548	571	595
46	39	79	117	154	191	227	261	295	328	360	390	420	449	476	504	529	554	578	601
47	40	80	119	157	195	230	266	300	333	365	396	426	455	483	510	536	561	584	607
48	41	82	122	160	198	234	270	305	338	370	401	432	461	489	516	542	567	590	613
49	42	83	124	163	201	238	275	309	343	376	407	438	467	495	522	548	573	596	619
50	43	85	126	166	204	242	279	314	348	381	413	443	472	501	528	554	579	602	625
51	44	87	128	169	208	246	283	319	353	386	418	449	478	507	534	560	584	608	631
52	44	88	130	172	211	250	287	323	358	391	423	454	484	512	539	565	590	613	636
53	45	90	133	174	215	254	291	328	363	396	429	460	489	518	545	571	595	619	641
54	46	91	135	177	218	257	296	332	367	401	434	465	495	523	550	576	600	624	646
55	47	93	137	180	221	261	300	337	372	406	439	470	500	528	555	581	606	629	652
56	48	94	139	183	224	265	304	341	377	411	444	475	505	533	560	586	611	634	657
57	48	96	141	185	228	268	308	345	381	416	449	480	510	538	565	591	616	640	663
58	49	97	143	188	231	272	312	349	386	420	453	485	514	543	570	596	621	645	669
59	50	99	146	191	234	276	315	354	390	425	458	489	519	548	575	601	627	651	675
60	51	100	148	193	237	279	319	358	394	429	462	493	524	552	580	607	633	658	68[illegible]

TABLE OF PAID-UP VALUES.

owing Amount of Nonparticipating Paid-up Policy Guaranteed on a 20-Premiums Life Participating Policy of $1,000.

AFTER PREMIUMS HAVE BEEN PAID FOR

2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.
$50	$101	$153	$204	$256	$310	$361	$413	$466	$520	$572	$623	$678	$731	$785	$838	$892	$946
51	102	154	205	257	310	362	414	467	520	573	625	679	732	785	839	892	946
51	102	154	206	258	311	363	415	468	521	574	627	680	733	786	839	893	946
51	103	155	207	259	311	364	416	469	522	575	628	681	733	787	840	893	946
51	103	155	208	260	312	365	417	470	523	576	629	681	734	788	840	893	946
52	103	156	208	261	313	366	418	471	524	577	630	682	735	788	840	893	946
52	104	156	209	261	314	367	419	472	525	578	631	683	736	788	841	894	946
52	104	157	210	262	315	368	420	473	526	579	632	684	736	789	841	894	947
52	105	158	210	263	316	369	421	474	527	580	632	684	737	789	842	895	947
53	105	158	211	264	317	370	422	475	528	580	632	685	737	789	842	895	947
53	106	159	212	265	318	370	423	476	528	581	633	686	738	790	842	895	947
53	106	159	213	265	318	371	424	477	529	581	634	686	739	790	843	895	947
53	106	160	213	266	319	372	425	477	530	582	634	687	739	790	843	895	947
53	107	160	214	267	320	373	425	478	531	583	635	687	739	791	843	895	947
53	107	161	214	268	321	374	426	479	531	584	636	688	739	791	843	895	947
54	108	161	215	268	321	374	427	480	532	584	636	688	740	791	843	895	947
54	108	162	216	269	322	375	428	481	532	585	636	688	740	791	843	895	947
54	108	162	216	270	323	376	429	481	533	585	637	688	740	791	843	895	947
54	109	163	217	270	324	377	429	482	533	585	637	688	740	791	843	895	946
54	109	163	217	271	325	377	430	482	534	586	637	688	740	791	842	895	946
55	110	164	218	272	325	378	430	482	534	586	637	688	739	791	842	894	946
55	110	164	219	272	326	378	431	483	534	586	637	688	739	790	841	894	946
55	110	165	219	273	326	379	431	483	535	585	637	688	738	789	841	893	946
55	111	165	219	273	326	379	431	483	535	585	636	687	737	789	840	892	945
55	111	166	220	274	327	379	431	483	534	585	635	686	736	788	839	891	945
56	111	166	220	274	327	379	431	483	534	584	634	685	735	787	838	890	944
56	112	166	221	274	327	379	431	482	533	583	633	684	734	786	837	889	944
56	112	167	221	274	327	379	431	482	532	582	632	683	733	784	836	888	943
56	112	167	221	274	327	379	430	481	531	581	631	681	731	782	834	887	942
56	112	167	221	274	327	379	429	480	530	580	630	679	729	780	832	886	942
56	112	167	221	274	327	378	428	478	529	578	628	677	727	778	830	885	941
56	112	167	221	274	326	377	427	477	527	576	626	675	725	776	828	883	939
56	112	167	221	273	325	376	426	476	526	574	624	673	723	774	826	881	938
56	112	167	220	273	324	375	425	475	524	572	622	670	720	771	824	879	937
57	112	167	220	273	324	374	424	473	522	570	619	667	717	768	821	877	936
57	112	167	221	272	323	373	423	472	520	568	616	664	714	765	818	874	934
57	112	167	220	272	323	372	421	470	518	566	613	661	711	762	815	871	932
57	112	167	220	271	322	371	420	468	516	563	610	658	707	758	811	868	930
57	112	167	219	271	321	370	418	466	513	560	607	654	703	754	807	865	928
57	112	167	219	270	320	369	417	464	510	557	603	650	698	749	803	862	926
57	112	166	219	270	319	368	415	461	507	553	599	645	693	744	798	858	924

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Participating Policies of $1,000 Each.

Age at Issue.	AFTER PREMIUMS HAVE BEEN PAID FOR																	
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	$89	$146	$205	$260	$315	$370	$423	$476	$528	$579	$629	$679	$727	$775	$821	$867	$912	[illegible]
21	88	146	203	259	315	369	423	476	528	579	629	678	727	775	821	867	912	[illegible]
22	88	145	202	259	314	369	422	475	528	578	629	678	727	774	821	867	912	[illegible]
23	87	145	202	258	314	368	422	475	527	578	628	678	726	774	821	867	912	[illegible]
24	86	144	201	258	313	368	421	474	526	578	628	677	726	774	821	867	912	[illegible]
25	86	144	201	257	312	367	421	474	526	577	627	677	726	773	820	866	912	[illegible]
26	85	143	200	256	312	366	420	473	525	577	627	676	725	773	820	866	911	[illegible]
27	85	142	200	256	311	366	420	473	525	576	626	676	725	773	820	866	911	[illegible]
28	84	142	199	255	311	365	419	472	524	576	626	676	724	772	819	866	911	[illegible]
29	83	141	198	255	310	365	418	471	524	575	626	675	724	772	819	865	911	[illegible]
30	83	140	198	254	309	364	418	471	523	575	625	675	723	771	819	865	911	[illegible]
31	82	140	197	253	309	363	417	470	522	574	624	674	723	771	818	865	910	[illegible]
32	81	139	196	253	308	363	417	470	522	573	624	673	722	770	818	864	910	[illegible]
33	80	138	195	252	307	362	416	469	521	572	623	673	722	770	817	864	910	[illegible]
34	80	137	195	251	307	361	415	468	520	572	622	672	721	769	817	864	909	[illegible]
35	79	137	194	250	306	361	414	468	520	571	622	672	721	769	816	863	909	[illegible]
36	78	136	193	250	305	360	414	467	519	570	621	671	720	768	816	863	909	[illegible]
37	77	135	192	249	304	359	413	466	518	570	620	670	719	767	815	862	908	[illegible]
38	77	135	192	248	304	358	412	465	517	569	620	669	718	767	814	861	908	[illegible]
39	76	134	191	247	303	358	411	465	517	568	619	668	717	766	814	861	907	[illegible]
40	75	133	190	247	302	357	411	464	516	567	618	667	717	765	813	860	907	[illegible]
41	74	132	189	246	301	356	410	463	515	566	617	666	715	764	812	859	906	[illegible]
42	73	132	189	245	301	355	409	462	514	565	615	665	714	763	811	858	906	[illegible]
43	72	131	188	244	300	354	408	461	513	564	614	664	713	762	810	857	905	[illegible]
44	72	130	187	243	299	353	407	460	511	562	613	662	712	760	808	856	904	[illegible]
45	71	129	186	243	298	352	406	458	510	561	611	661	710	759	807	855	903	[illegible]
46	70	128	186	242	297	351	404	457	508	559	609	659	708	757	805	854	902	[illegible]
47	69	128	185	241	296	350	403	455	507	557	608	657	706	755	803	852	901	[illegible]
48	68	127	184	240	294	348	401	454	505	555	605	655	704	753	801	850	899	[illegible]
49	68	126	183	238	293	347	400	452	503	553	603	653	702	750	799	848	898	[illegible]
50	67	125	182	237	292	345	398	450	501	551	601	650	699	748	797	846	896	[illegible]
51	66	124	181	236	290	344	396	448	498	549	598	647	696	745	794	844	895	[illegible]
52	65	123	180	235	289	342	394	446	496	546	595	644	693	742	792	842	893	[illegible]
53	65	122	178	234	287	340	392	443	494	543	592	641	690	739	789	839	890	[illegible]
54	64	121	177	232	286	339	390	441	491	540	588	638	687	736	785	836	888	[illegible]
55	63	120	176	231	284	337	388	439	488	537	586	634	683	732	782	837	886	[illegible]
56	63	120	175	230	283	335	386	436	485	534	582	630	679	728	778	829	883	[illegible]
57	62	119	174	229	281	333	384	433	482	531	578	626	674	723	773	825	880	[illegible]
58	61	118	173	227	280	331	381	431	479	527	574	622	670	718	769	821	876	[illegible]
59	61	117	173	226	278	329	379	428	476	523	570	617	664	713	763	816	872	[illegible]
60	60	117	172	225	277	327	377	425	472	519	565	612	659	707	758	811	868	[illegible]

PAID-UP VALUES.

owing the Amount of Participating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

AT END OF

2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
$13	$38	$63	$88	$113	$138	$163	$188	$212	$233	$254	$275	$296	$317	$337	$358	$378	$398	$418
14	40	66	91	116	142	167	192	217	238	259	281	302	323	344	365	385	405	426
16	42	68	94	120	145	171	196	221	243	265	286	308	329	350	371	392	413	433
17	44	70	97	123	149	175	200	226	248	270	292	314	336	357	379	400	420	441
19	46	73	100	126	153	179	205	231	253	276	298	320	342	364	386	407	428	449
20	48	75	102	129	156	183	209	236	259	282	304	327	349	371	393	414	436	457
22	50	78	105	133	160	187	214	241	264	287	310	333	356	378	400	422	444	465
23	52	80	108	136	164	192	219	246	270	293	317	340	363	385	408	430	451	473
25	54	83	112	140	168	196	224	251	275	299	323	346	370	392	415	437	459	481
27	56	86	115	143	172	200	228	256	281	305	329	353	377	400	423	445	467	489
28	58	88	118	147	176	205	233	261	286	311	336	360	384	407	430	453	475	497
30	61	91	121	151	180	210	238	267	292	317	342	367	391	415	438	461	483	505
32	63	94	124	155	185	214	243	272	298	324	349	374	398	422	446	469	491	513
33	65	97	128	159	189	219	249	278	304	330	356	381	405	430	453	477	499	521
35	68	100	131	163	193	224	254	284	310	337	362	388	413	437	461	484	507	529
37	70	103	135	167	198	229	259	289	316	343	369	395	420	445	469	492	515	537
39	72	106	138	171	202	234	265	295	323	350	376	402	427	452	476	500	523	545
41	75	109	142	175	207	239	270	301	329	356	383	409	435	460	484	508	530	553
43	77	112	146	179	212	244	276	307	335	363	390	416	442	467	491	515	538	560
44	80	115	149	183	217	249	282	313	342	370	397	423	449	474	499	523	546	568
46	83	118	153	188	222	255	287	319	348	376	404	430	456	482	506	530	553	575
48	85	121	157	192	226	260	293	325	354	383	410	437	464	489	513	537	560	582
50	88	125	161	197	231	265	299	331	361	389	417	444	471	496	521	544	567	590
52	91	128	165	201	236	271	304	337	367	396	424	451	477	503	528	552	574	597
55	93	132	169	205	241	276	310	343	373	402	430	458	484	510	535	558	581	604
57	96	135	173	210	246	281	315	349	379	408	437	464	491	517	541	565	588	610
59	99	138	177	214	251	286	321	354	385	414	443	471	497	523	548	572	595	617
61	102	141	180	218	255	291	326	360	391	420	449	477	504	530	554	578	601	623
63	104	145	184	223	260	296	331	365	396	426	455	483	510	536	561	585	608	629
65	107	148	188	227	264	301	336	371	402	432	461	489	516	542	567	591	614	635
66	109	151	191	231	269	306	341	376	408	438	467	495	522	548	573	597	620	641
68	112	154	195	235	273	310	346	381	413	444	473	501	528	554	579	603	625	647
70	114	157	199	239	278	315	351	386	418	449	479	507	534	560	585	608	631	652
72	117	160	202	243	282	320	356	392	424	455	484	513	540	566	590	614	636	658
74	119	163	206	247	286	324	361	397	429	460	490	518	545	571	596	619	641	663
76	122	166	209	250	290	329	366	402	434	465	495	523	551	576	601	624	647	668
78	124	169	212	254	295	333	371	407	439	470	500	529	556	581	606	629	652	674
79	126	172	216	258	299	338	375	411	444	475	505	534	561	586	611	635	657	679
81	129	175	219	262	303	342	380	416	449	480	510	539	566	591	616	640	663	685
83	131	178	223	266	307	346	384	421	454	485	515	543	570	597	622	646	669	692
85	134	181	226	269	311	351	389	425	458	489	519	548	575	602	627	652	676	699
86	136	183	229	273	315	355	393	429	462	494	524	553	581	608	633	658	683	706
88	138	186	232	276	318	358	397	433	466	498	529	558	586	614	640	665	690	713
90	140	189	235	280	322	362	401	437	471	503	534	564	592	620	647	673	697	721
91	142	191	238	283	325	366	404	441	475	508	539	570	599	627	654	681	706	730
93	144	194	241	286	328	369	408	445	480	513	545	576	606	635	662	689	715	740

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
20	$67	$120	$173	$226	$279	$332	$385	$439	$492	$542	$593	$643	$694	$745	$796	$846	[illegible]
21	68	121	174	227	280	333	386	440	493	543	594	644	695	745	796	847	[illegible]
22	69	122	175	228	281	334	388	441	494	545	595	645	696	746	797	848	[illegible]
23	70	123	176	229	282	336	389	442	495	546	596	646	697	747	797	848	[illegible]
24	71	124	177	230	284	337	390	443	497	547	597	647	697	748	798	849	[illegible]
25	71	125	178	231	285	338	391	444	498	548	598	648	698	748	799	849	[illegible]
26	72	126	179	233	286	339	392	446	499	549	599	649	699	749	799	849	[illegible]
27	73	127	180	234	287	340	394	447	500	550	600	650	700	750	800	850	900
28	74	128	181	235	288	342	395	448	501	551	601	651	701	750	800	850	900
29	75	129	182	236	289	343	396	449	502	552	602	651	701	751	801	850	900
30	76	130	183	237	290	344	397	450	503	553	602	652	702	751	801	851	900
31	77	130	184	228	292	345	398	451	504	553	603	653	702	752	801	851	900
32	77	131	185	239	293	346	399	452	504	554	604	654	703	752	802	851	901
33	78	132	186	240	294	347	400	453	505	555	605	654	704	753	802	851	901
34	79	133	187	241	295	348	401	454	506	556	605	655	704	753	802	851	901
35	80	134	188	242	296	349	402	455	507	557	606	655	704	753	802	852	901
36	81	135	189	243	297	350	403	455	508	557	607	656	705	754	803	851	902
37	81	136	190	244	298	351	404	456	508	558	607	656	705	754	803	851	902
38	82	137	191	245	299	352	405	457	509	558	607	656	705	754	802	851	902
39	83	138	192	246	300	353	405	458	510	559	608	657	705	754	802	851	902
40	84	139	193	247	301	354	406	458	510	559	608	657	705	753	802	851	900
41	85	140	194	248	302	355	407	459	511	559	608	656	705	753	801	850	899
42	85	140	195	249	302	355	408	459	511	560	608	656	704	753	801	850	899
43	86	141	196	250	303	356	408	460	511	559	608	656	704	752	800	849	899
44	87	142	197	251	304	357	409	460	511	559	607	655	703	751	799	848	898
45	88	143	198	251	305	357	409	460	511	559	607	655	702	750	798	847	897
46	88	144	198	252	305	357	409	460	510	558	606	654	701	749	797	846	896
47	89	144	199	253	305	358	409	460	510	558	605	653	700	748	796	845	895
48	90	145	199	253	306	358	409	459	509	557	604	651	699	746	794	843	894
49	90	146	200	253	306	358	408	459	508	556	603	650	697	745	793	842	892
50	91	146	200	254	306	357	408	458	508	555	601	648	695	743	791	840	891
51	91	147	201	254	306	357	408	457	506	553	600	646	693	741	789	838	889
52	92	147	201	254	306	357	407	456	505	552	598	645	691	738	786	836	886
53	92	147	201	254	306	356	406	455	504	550	596	642	689	736	784	834	884
54	93	148	201	254	305	356	406	454	503	549	594	640	686	733	781	831	881
55	93	148	202	254	305	355	405	453	501	547	592	638	683	730	778	828	877
56	94	148	202	254	305	355	404	452	499	545	590	635	680	727	775	825	874
57	94	149	202	254	305	354	403	451	498	542	587	632	677	723	771	822	870
58	94	149	202	254	304	354	402	449	496	540	584	629	673	719	767	818	870
59	95	149	202	254	304	353	401	448	494	538	581	625	669	715	763	814	865
60	95	150	203	254	304	352	400	446	492	535	578	621	665	711	759	810	860
61	96	150	203	254	303	352	398	444	489	532	574	617	661	706	754	806	862
62	96	150	203	254	303	351	397	442	487	529	571	613	657	702	750	801	853
63	97	151	203	254	303	350	396	440	484	526	567	609	652	697	745	797	854
64	97	151	203	254	302	349	394	438	482	523	564	606	648	693	740	792	850
65	98	152	204	254	302	348	393	437	480	520	561	602	643	689	736	788	845

PAID-UP VALUES.

Showing the Amount of Participating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF

2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
$98	$157	$214	$271	$327	$382	$436	$489	$542	$591	$640	$688	$735	$782	$827	$871	$915	$958
98	157	214	271	327	382	436	489	542	591	640	688	735	781	827	871	915	958
98	157	214	271	327	382	436	489	541	591	640	688	735	781	827	871	915	958
98	157	214	271	327	382	436	489	541	591	640	688	735	781	827	871	915	958
98	157	214	271	327	382	436	489	541	591	639	687	735	781	826	871	915	958
98	156	214	271	327	381	435	489	541	590	639	687	734	781	826	871	915	958
98	156	214	271	326	381	435	488	541	590	639	687	734	781	826	871	915	958
98	156	214	270	326	381	435	488	540	590	639	687	734	780	826	871	914	958
98	156	214	270	326	381	435	488	540	590	639	687	734	780	826	870	914	958
98	156	214	270	326	381	435	488	540	589	638	686	733	780	825	870	914	957
98	156	213	270	326	381	434	487	540	589	638	686	733	780	825	870	914	957
98	156	213	270	326	380	434	487	539	589	638	686	733	779	825	870	914	957
98	156	213	270	325	380	434	487	539	589	637	685	733	779	825	870	914	957
98	156	213	270	325	380	434	487	539	588	637	685	732	779	824	869	913	957
98	156	213	269	325	380	433	486	538	588	637	685	732	778	824	869	913	957
98	156	213	269	325	379	433	486	538	588	636	684	731	778	824	869	913	957
98	156	213	269	325	379	433	486	538	587	636	684	731	777	823	868	913	957
97	156	213	269	324	379	433	485	537	587	635	683	731	777	823	868	912	956
97	155	213	269	324	379	432	485	537	586	635	683	730	776	822	867	912	956
97	155	213	269	324	379	432	485	537	586	634	682	729	776	822	867	912	956
97	155	212	269	324	378	432	484	536	585	634	682	729	775	821	866	911	956
97	155	212	269	324	378	431	484	536	585	633	681	728	774	820	866	911	955
98	155	212	268	324	378	431	484	535	584	632	680	727	773	819	865	910	955
98	155	212	268	323	378	431	483	534	583	631	679	726	772	818	864	909	955
98	155	212	268	323	377	430	482	533	582	630	678	725	771	817	863	909	954
98	155	212	268	323	377	430	481	533	581	629	677	723	770	816	862	908	954
98	155	212	268	322	376	429	481	531	580	628	675	722	768	815	861	907	953
98	155	212	267	322	375	428	479	530	579	626	674	720	767	813	859	906	953
98	155	212	267	321	375	427	478	529	577	625	672	718	765	811	858	905	952
98	155	211	267	321	374	426	477	527	575	623	670	716	763	809	856	903	951
98	155	211	266	320	373	425	476	526	573	621	668	714	761	807	854	902	950
98	155	211	265	319	372	423	474	524	571	619	665	712	758	805	852	900	949
98	155	210	265	318	370	422	472	522	569	616	663	709	756	803	850	898	948
98	154	210	264	317	369	420	470	520	567	614	660	706	753	800	848	897	947
98	154	209	263	316	368	419	469	518	564	611	657	703	750	797	845	894	946
98	154	209	263	315	367	417	467	515	562	608	654	700	746	793	842	892	944
98	154	209	262	314	365	415	464	513	559	605	650	696	742	790	838	889	943
98	154	208	261	313	364	414	462	510	556	601	647	692	738	786	835	886	941
98	153	208	261	312	362	412	460	507	553	598	642	688	734	781	831	883	939
98	153	207	260	311	361	410	457	504	549	594	638	683	729	777	827	880	937
98	153	207	259	310	359	408	455	501	545	589	633	678	724	772	822	876	935
98	153	207	258	309	358	406	452	498	541	585	628	673	718	766	817	872	932
98	153	206	258	308	356	403	449	494	537	580	623	667	713	761	812	868	929
98	153	206	257	307	355	401	446	491	533	575	618	662	707	755	807	863	926
98	153	206	257	306	353	399	444	487	529	571	614	657	702	750	801	858	923
99	153	206	256	305	351	397	441	484	526	567	609	652	697	744	795	853	919

Paid-up Values (Nonparticipating) on $1,000 Annual Dividend and Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
21	$59	$110	$240	$351	$454	$150	$250	$506	$754	$951	$150	$257	$547	$785	$959
22	60	112	244	357	460	150	250	507	754	951	150	257	547	784	959
23	62	114	248	362	466	150	250	507	755	951	150	256	546	784	959
24	63	117	252	367	472	150	250	508	755	951	150	256	546	784	959
25	64	119	256	372	478	150	250	509	755	951	150	256	546	783	959
26	65	121	261	378	484	150	250	509	755	951	150	256	545	783	959
27	66	123	265	383	490	150	250	510	756	951	150	256	545	783	959
28	67	125	269	388	496	150	250	510	756	951	150	256	544	782	959
29	69	127	273	394	502	150	250	510	756	951	150	255	544	782	959
30	70	129	277	399	508	150	250	511	756	951	150	255	544	781	959
31	71	131	281	404	514	150	250	511	755	951	150	255	543	781	957
32	72	134	286	410	520	150	250	511	755	950	150	255	542	780	957
33	74	136	290	415	526	150	250	511	755	950	150	254	542	780	957
34	75	138	294	420	532	150	250	511	755	950	150	254	541	779	957
35	76	140	298	425	537	150	250	511	754	950	150	254	540	778	957
36	77	143	302	431	543	150	250	511	754	950	150	253	540	778	956
37	79	145	307	436	549	150	250	511	753	950	150	253	539	777	956
38	80	147	311	441	555	150	250	510	752	950	150	252	538	776	956
39	81	149	315	447	560	150	250	510	752	950	150	252	537	775	956
40	83	152	319	452	566	150	250	509	751	950	150	251	536	775	955
41	84	154	324	457	572	150	250	509	750	950	150	251	534	773	955
42	85	156	328	462	577	150	250	508	750	950	150	250	533	771	954
43	86	159	332	468	583	150	250	507	750	950	150	250	532	769	954
44	88	161	337	473	588	150	250	506	750	950	150	250	530	768	953
45	89	163	341	478	594	150	250	505	750	950	150	250	529	766	953
46	91	166	345	483	599	150	250	504	750	950	150	250	527	764	952
47	92	169	350	489	605	150	250	503	750	950	150	250	525	762	952
48	93	170	354	494	610	150	250	502	750	950	150	250	523	760	951
49	95	173	358	499	615	150	250	500	750	950	150	250	521	758	951
50	96	175	362	504	621	150	250	500	750	950	150	250	519	755	950
51	98	178	367	509	626	150	250	500	750	950	150	250	516	753	950
52	99	180	371	514	631	150	250	500	750	950	150	250	514	750	950
53	100	183	375	519	636	150	250	500	750	950	150	250	511	750	950
54	102	185	380	524	641	150	250	500	750	950	150	250	509	750	950
55	103	187	384	529	646	150	250	500	750	950	150	250	506	750	950
56	105	190	388	534	650	....	....	....	....	....	....	....	....	....	....
57	106	192	393	539	655	....	....	....	....	....	....	....	....	....	....
58	108	195	397	543	659	....	....	....	....	....	....	....	....	....	....
59	109	197	401	548	664	....	....	....	....	....	....	....	....	....	....

aid-up Values (Nonparticipating) on $1,000 Nonparticipating Policies.

Ordinary Life at end of						20-Year Endowment at end of				
3 Years	5 Years	10 Years	15 Years	20 Years		2 Years.	5 Years.	10 Years.	15 Years.	19 Years.
....	.....	....	.....	.....	The Paid-up	$75	$250	$518	$761	$950
....	.....	.....	.....	.....		75	250	518	761	950
....	.....	.....	.....	.....		75	250	518	761	950
....	.....	.....	.....	.....		75	250	518	761	950
47	$ 91	$205	$323	$426	Insurance	75	250	518	761	950
50	93	210	330	434		75	250	518	759	950
52	94	215	337	442		75	250	517	759	950
51	99	219	343	450		75	250	517	759	950
54	100	226	350	458		75	250	517	759	950
56	101	230	357	467	Guaranteed on	75	250	517	759	950
58	105	236	364	475		75	250	517	759	950
57	106	239	372	483		75	250	517	759	950
59	110	244	379	492		75	250	517	759	950
61	113	249	386	500		75	250	516	759	950
62	114	257	394	508	20-Premiums	75	250	515	757	950
64	117	261	401	516		75	250	514	757	950
65	120	267	408	524		75	250	514	757	950
67	122	273	416	533		75	250	514	757	950
68	125	278	424	541	Life Policies is	75	250	514	757	950
69	130	283	431	548		75	250	513	757	950
73	132	288	438	556		75	250	514	755	950
74	134	294	446	564		75	250	514	755	950
75	138	300	453	571		75	250	513	755	950
78	142	306	460	579	Proportional	75	250	512	754	950
78	143	313	467	586		75	250	512	753	950
81	146	318	474	593		75	250	511	753	950
82	150	324	481	600		75	250	511	751	950
84	155	329	488	607	to the Number	75	250	510	750	950
87	157	334	495	613		75	250	509	750	950
87	160	340	501	620		75	250	508	750	950
89	162	345	507	626		75	250	507	750	950
91	166	351	514	632	of Annual	75	250	505	750	950
93	168	356	520	638		75	250	504	750	950
95	172	360	526	644		75	250	502	750	950
96	175	366	531	649		75	250	500	750	950
98	177	370	537	654		75	250	500	750	950
99	180	375	542	659	Premiums Paid.	75	250	500	750	950
101	183	380	548	664		75	250	500	750	950
102	186	385	553	669		75	250	500	750	950
105	189	388	558	674		75	250	500	750	950
106	191	393	563	679		75	250	500	750	950
107	194	398	567	685		75	250	500	750	950
110	196	402	572	690		75	250	500	750	950
111	200	406	577	696		75	250	500	750	950

PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

Age at Issue.	AT END OF																			
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	$ 23	$ 49	$ 75	$101	$128	$153	$179	$205	$230	$255	$280	$305	$329	$351	$372	$393	$41[illegible]	[illegible]
22	25	52	79	105	132	158	184	210	236	261	287	312	336	358	379	400	42[illegible]	[illegible]
23	27	55	82	109	136	163	189	216	242	267	293	318	343	365	387	408	42[illegible]	[illegible]
24	30	58	85	113	140	167	194	221	247	274	300	325	350	372	394	416	437	[illegible]
25	32	61	89	117	145	172	199	226	253	280	306	332	357	379	402	424	445	[illegible]
26	35	64	92	121	149	177	205	232	259	286	313	339	364	387	409	432	453	[illegible]
27	37	67	96	125	153	182	210	238	265	292	319	346	371	394	417	439	462	[illegible]
28	40	70	99	129	158	187	215	243	271	299	326	353	378	402	425	447	470	[illegible]
29	43	73	103	133	163	192	221	249	277	305	333	360	386	409	433	455	478	[illegible]
30	45	76	107	137	167	197	226	255	284	312	340	367	393	417	440	464	488	5[illegible]
31	48	79	111	141	172	202	232	261	290	318	347	374	401	425	448	472	494	[illegible]
32	51	83	114	146	177	207	237	267	296	325	353	381	408	432	456	480	502	[illegible]
33	53	86	118	150	182	213	243	273	303	332	361	389	415	440	464	488	510	[illegible]
34	56	89	122	155	186	218	249	279	309	339	368	396	423	448	472	495	518	54[illegible]
35	59	93	126	159	191	223	255	286	316	346	375	403	430	455	480	503	526	54[illegible]
36	62	96	130	164	196	229	261	292	323	353	382	411	438	463	487	511	534	[illegible]
37	65	100	134	168	202	234	267	298	329	360	389	418	445	470	495	519	542	[illegible]
38	68	103	138	173	207	240	273	305	336	366	396	425	453	478	502	526	549	57[illegible]
39	71	107	143	178	212	246	279	311	343	373	403	432	460	485	510	533	556	57[illegible]
40	74	111	147	182	217	251	285	317	349	380	410	439	467	492	517	541	564	58[illegible]
41	77	114	151	187	223	257	291	324	356	387	417	446	474	499	524	548	571	59[illegible]
42	80	118	155	192	228	263	297	330	362	393	424	453	481	506	531	555	578	60[illegible]
43	83	122	160	197	233	268	303	336	368	400	430	460	488	513	538	562	585	60[illegible]
44	86	125	164	201	238	274	308	342	375	406	437	466	494	520	545	568	591	61[illegible]
45	89	129	168	206	243	279	314	348	381	412	443	473	501	526	551	575	598	62[illegible]
46	92	133	172	211	248	284	320	354	387	419	449	479	507	533	558	581	604	62[illegible]
47	95	136	176	215	253	290	325	359	392	425	455	485	513	529	564	588	610	63[illegible]
48	98	140	180	220	258	295	330	365	398	430	461	491	519	545	570	594	616	63[illegible]
49	101	143	184	224	262	300	336	370	404	436	467	497	525	551	576	599	622	64[illegible]
50	104	146	188	228	267	304	341	376	409	442	473	503	531	557	582	605	628	649
51	106	150	191	232	271	309	346	381	415	447	478	508	536	562	587	611	633	654
52	109	153	195	236	276	314	351	386	420	453	484	514	542	568	592	616	638	659
53	112	156	199	240	280	319	355	391	425	458	489	519	547	573	598	621	643	664
54	114	159	202	244	284	323	360	396	430	463	494	524	552	578	603	626	648	669
55	117	162	206	248	289	328	365	401	435	468	500	529	558	583	608	631	653	674
56	119	165	209	252	293	332	370	406	440	473	504	534	562	588	612	636	658	679
57	122	168	213	256	297	336	374	410	445	478	509	539	567	593	617	640	663	685
58	124	171	216	259	301	341	379	415	449	482	514	544	571	597	622	646	668	690
59	127	174	220	263	305	345	383	419	454	487	518	548	576	602	627	651	674	696
60	129	177	223	267	309	349	387	423	458	491	522	552	581	607	632	657	680	703
61	131	180	226	270	312	353	391	427	462	495	527	557	586	612	638	663	687	710
62	134	183	229	274	316	356	395	431	466	499	531	562	591	618	644	669	694	717
63	136	185	232	277	319	360	398	435	470	504	536	567	597	625	651	676	701	724
64	138	188	235	280	323	363	402	439	474	508	541	573	603	631	658	684	709	733
65	140	190	238	283	326	366	405	443	479	514	547	579	610	638	666	692	718	743

PAID-UP VALUES.

wing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies of $1,000 Each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
101	$154	$207	$261	$314	$368	$421	$475	$529	$583	$637	$690	$744	$795	$846	$897	$948
102	156	209	262	316	370	423	477	531	584	638	692	745	796	846	897	948
104	157	211	264	318	371	425	479	532	586	639	693	746	796	847	898	949
105	159	212	266	320	373	427	480	534	587	641	694	747	797	848	898	949
107	160	214	268	321	375	429	482	536	589	642	695	748	798	848	899	949
108	162	216	270	323	377	430	484	537	590	643	696	749	799	849	899	949
10	164	218	271	325	379	432	485	539	592	645	697	749	799	849	899	949
11	165	219	273	327	380	434	487	540	593	646	698	750	800	850	900	950
113	167	221	275	328	382	435	489	542	594	647	699	751	801	850	900	950
114	168	223	276	330	384	437	490	543	596	648	700	752	801	851	900	950
116	170	224	278	332	385	439	492	544	597	649	701	753	802	851	901	950
117	172	226	280	333	387	440	493	546	598	650	702	753	802	852	901	950
119	173	227	281	335	388	442	494	547	599	651	703	754	803	852	901	950
120	175	229	283	337	390	443	496	548	600	652	704	754	803	852	901	950
121	176	230	285	338	392	445	497	549	601	653	704	755	803	852	901	950
123	178	232	286	340	393	446	498	550	602	654	705	755	804	852	901	950
124	179	233	288	341	394	447	500	552	603	654	705	755	804	852	901	950
125	180	235	289	343	396	448	501	552	604	655	705	755	804	852	901	950
127	182	236	290	344	397	450	502	553	604	655	706	755	804	852	901	950
128	183	238	292	345	398	451	503	554	605	655	706	755	803	852	900	949
129	185	239	293	347	400	452	503	555	605	656	706	755	803	851	900	949
131	186	241	295	348	401	453	504	555	605	656	705	755	802	851	899	949
132	187	242	296	349	402	453	505	555	605	655	705	754	802	850	899	949
133	189	243	297	350	402	454	505	555	605	655	704	753	801	849	898	948
134	190	244	298	351	403	454	505	555	605	654	704	752	800	848	897	948
136	191	245	299	351	403	454	505	555	604	654	703	751	799	847	896	947
137	192	246	299	352	404	454	505	554	604	653	701	750	798	846	895	946
138	193	247	300	352	404	454	504	554	603	651	700	748	796	845	894	946
138	193	247	300	352	404	454	504	553	601	650	698	747	794	843	893	945
139	194	248	301	352	403	453	503	552	600	648	697	745	792	841	891	944
140	195	248	301	352	403	453	502	551	599	647	695	743	790	839	890	943
140	195	249	301	352	403	452	501	549	597	645	693	740	788	837	888	942
141	196	249	301	352	402	451	500	548	595	643	690	738	785	835	886	941
142	196	249	301	352	401	450	498	546	593	640	688	735	783	832	884	939
142	196	249	301	351	401	449	497	544	591	638	685	732	780	829	882	938
143	197	249	301	351	400	448	495	542	589	635	682	729	776	826	879	936
143	197	250	301	351	399	447	494	540	586	632	678	725	773	823	876	934
144	197	250	301	350	398	446	492	538	583	629	675	721	769	819	873	933
144	198	250	300	349	397	444	490	535	580	625	671	717	764	815	870	931
145	198	250	300	349	396	442	488	532	577	621	666	712	760	811	866	928
145	198	250	300	348	395	441	485	529	573	617	662	708	755	806	862	926
146	199	250	299	347	394	439	483	526	570	613	658	703	751	802	859	923
146	199	250	299	346	392	437	480	523	566	609	653	699	746	797	854	920
147	199	250	299	346	391	435	478	520	563	606	649	694	741	792	850	917
147	200	250	298	345	390	433	476	518	560	603	646	690	737	787	845	914

PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each

Age at Issue.	AT END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	$153	$212	$270	$327	$383	$437	$491	$543	$595	$645	$694	$742	$788	$832	$876	918	[illegible]
22	153	212	270	327	383	437	491	543	594	645	694	741	788	832	875	918	[illegible]
23	153	212	270	327	382	437	491	543	594	644	693	741	788	832	875	918	[illegible]
24	153	212	270	326	382	437	490	543	594	644	693	741	787	832	875	918	[illegible]
25	153	212	269	326	382	437	490	543	594	644	693	741	787	832	875	918	[illegible]
26	152	211	269	326	382	436	490	542	594	644	693	741	787	831	875	917	[illegible]
27	152	211	269	326	382	436	490	542	593	643	692	740	787	831	875	917	[illegible]
28	152	211	269	326	381	436	489	542	593	643	692	740	786	831	875	917	[illegible]
29	152	211	269	326	381	436	489	542	593	643	692	740	786	831	874	917	[illegible]
30	152	211	269	325	381	436	489	541	592	643	692	740	786	831	874	917	[illegible]
31	152	211	269	325	381	435	489	541	592	642	691	739	786	830	874	917	[illegible]
32	152	211	268	325	381	435	488	541	592	642	691	739	785	830	874	916	[illegible]
33	152	211	268	325	380	435	488	540	591	642	691	739	785	830	873	916	[illegible]
34	152	210	268	325	380	434	488	540	591	641	690	738	785	829	873	916	[illegible]
35	152	210	268	324	380	434	487	540	591	641	690	738	784	829	873	916	[illegible]
36	152	210	268	324	379	434	487	539	590	640	689	737	784	828	872	915	[illegible]
37	152	210	268	324	379	433	487	539	590	640	689	737	783	828	872	915	[illegible]
38	151	210	267	324	379	433	486	538	589	639	688	736	783	827	871	915	[illegible]
39	151	210	267	324	379	433	486	538	589	639	688	735	782	827	871	914	[illegible]
40	151	210	267	323	378	433	485	537	588	638	687	735	781	826	870	914	[illegible]
41	151	210	267	323	378	432	485	537	587	637	686	734	780	825	870	913	[illegible]
42	151	210	267	323	378	432	484	536	587	636	685	733	779	824	869	913	[illegible]
43	151	210	267	323	377	431	484	535	586	635	684	732	778	823	868	912	[illegible]
44	151	210	267	322	377	431	483	534	585	634	683	730	777	822	867	911	[illegible]
45	151	209	266	322	376	430	482	533	584	633	681	729	776	821	866	910	[illegible]
46	151	209	266	321	376	429	481	532	582	631	680	728	774	819	865	909	[illegible]
47	151	209	266	321	375	428	480	531	581	630	678	726	772	818	863	908	[illegible]
48	151	209	265	320	374	427	479	529	579	628	676	724	770	816	862	907	[illegible]
49	151	209	265	319	373	426	477	528	577	626	674	722	768	814	860	906	[illegible]
50	151	208	264	319	372	424	476	526	575	624	672	719	766	812	858	904	[illegible]
51	151	208	263	318	371	423	474	524	573	621	669	717	764	810	856	903	[illegible]
52	151	207	263	317	370	421	472	522	571	619	667	714	761	807	853	901	[illegible]
53	150	207	262	316	368	420	470	519	568	616	664	711	758	804	851	899	[illegible]
54	150	206	261	315	367	418	468	517	565	613	660	708	754	801	848	897	[illegible]
55	150	206	260	313	365	416	466	514	562	610	657	704	751	797	845	894	[illegible]
56	150	205	259	312	364	414	463	512	559	607	653	700	747	794	842	891	[illegible]
57	149	205	259	311	362	412	461	509	556	603	649	696	743	789	838	889	[illegible]
58	149	204	258	310	361	410	458	506	553	599	645	691	738	785	834	885	[illegible]
59	149	204	257	309	359	408	456	503	549	595	640	686	733	780	829	882	[illegible]
60	149	203	256	307	357	406	453	499	545	590	635	681	727	775	825	878	[illegible]

id-up Values (Nonparticipating) on $1,000 Participating Policies.

Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
52	$ 87	$185	$295	$402	$117	$213	$472	$735	$946	$138	$251	$523	$772	$956
54	89	190	302	410	118	214	474	736	947	138	251	523	772	956
55	91	194	309	418	118	215	475	736	947	138	251	522	772	956
56	93	199	316	426	119	216	476	737	947	138	251	522	772	956
58	95	205	323	435	119	217	477	738	947	138	251	522	771	956
59	98	210	330	443	120	218	478	739	947	138	251	522	771	956
60	100	215	337	451	120	219	479	739	947	138	251	521	771	955
62	102	220	344	460	120	220	480	740	947	138	250	521	771	955
63	104	226	351	468	121	221	481	741	947	138	250	521	771	955
65	107	231	359	477	121	221	482	741	948	138	250	521	770	955
66	109	237	366	485	122	222	483	742	948	138	250	520	770	955
68	112	243	374	493	122	223	484	742	948	138	250	520	770	955
69	114	249	381	502	123	224	485	742	948	138	250	520	769	955
71	117	254	389	510	123	225	486	743	948	137	249	519	769	955
72	119	260	396	518	124	226	487	743	948	137	249	519	769	955
74	122	267	404	526	124	226	487	743	948	137	249	519	768	954
76	125	273	412	534	125	227	488	743	947	137	249	518	768	954
77	127	279	419	542	125	228	489	743	947	137	249	518	767	954
79	130	285	427	550	125	229	490	743	947	137	249	518	766	954
81	132	291	434	558	126	229	490	743	947	137	249	517	766	953
83	136	298	442	565	126	230	490	743	947	137	248	517	765	953
85	139	304	449	573	127	231	491	742	946	137	248	516	764	953
87	143	310	456	580	127	232	491	741	946	138	248	515	763	952
89	147	316	463	587	128	232	491	741	945	138	248	514	762	952
91	151	322	470	594	128	233	491	740	945	138	248	513	760	951
92	155	328	477	601	128	233	490	738	944	138	248	512	759	951
94	158	334	483	608	129	233	490	737	944	138	247	511	757	950
96	162	339	490	614	129	234	489	736	943	138	247	509	755	949
98	166	345	496	620	129	234	488	734	942	138	246	508	753	949
100	169	351	503	626	129	234	487	732	941	138	246	506	751	948
102	173	356	509	632	129	234	486	730	940	138	245	504	748	947
103	176	361	515	638	130	234	485	727	939	137	245	502	745	946
105	180	367	521	643	129	234	484	725	938	137	244	500	742	945
107	184	372	527	649	129	234	482	722	936	137	244	498	739	943
109	188	377	532	654	130	233	481	719	935	137	243	495	736	942
110	192	382	537	660	131	233	479	715	933	137	243	493	732	940
112	195	387	543	666	131	234	477	712	931	137	242	490	727	938
114	199	392	548	672	132	234	475	708	930	137	241	487	723	936
116	203	397	553	679	133	234	473	703	927	137	241	484	718	934
117	206	401	558	686	133	234	471	699	925	137	240	481	712	932

Paid-up Values (Participating) on $1,000 Annual Dividend Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	[illegible]
18	$35	$78	$184	$295	$398	$90	$192	$452	$728	$945	$114	$234	$516	$775	[illegible]
19	36	80	188	301	406	90	193	453	729	945	114	234	516	775	[illegible]
20	38	82	193	308	414	91	194	455	730	945	114	234	516	775	[illegible]
21	39	84	197	314	421	91	194	456	731	945	114	234	516	775	[illegible]
22	40	86	202	320	429	92	195	457	732	945	114	234	515	774	[illegible]
23	41	88	207	326	437	92	196	458	733	946	114	234	515	774	[illegible]
24	42	90	212	333	445	93	197	460	734	946	114	234	514	774	[illegible]
25	43	93	217	341	453	94	198	462	735	946	114	234	514	774	[illegible]
26	44	95	222	348	461	94	199	463	735	946	114	234	514	774	[illegible]
27	45	97	227	355	469	94	200	464	736	946	114	234	514	774	[illegible]
28	46	99	232	362	477	95	201	465	737	947	114	233	513	773	[illegible]
29	48	102	237	369	485	95	202	467	738	947	114	233	513	773	[illegible]
30	50	105	242	376	494	96	203	469	739	947	114	233	513	773	[illegible]
31	51	107	247	383	502	96	203	470	739	947	114	233	513	773	[illegible]
32	52	110	252	390	510	97	204	471	740	947	114	233	512	772	[illegible]
33	53	113	257	397	518	97	205	472	740	947	113	232	512	772	[illegible]
34	54	116	263	404	526	98	206	473	741	947	113	232	511	771	[illegible]
35	56	119	269	412	534	99	207	474	741	947	113	232	511	771	[illegible]
36	57	121	274	419	541	99	207	474	741	947	113	232	511	771	[illegible]
37	58	124	279	426	548	99	208	475	741	947	113	232	510	770	[illegible]
38	60	127	285	433	555	100	209	476	742	947	113	231	510	769	[illegible]
39	62	130	291	440	563	100	210	477	742	947	113	231	509	768	[illegible]
40	64	133	297	448	571	101	211	478	742	947	113	231	509	767	[illegible]
41	65	136	302	454	579	101	211	478	742	947	113	231	508	766	[illegible]
42	66	139	307	460	583	101	212	478	741	946	113	231	507	765	[illegible]
43	68	142	312	466	590	102	212	478	740	946	112	230	506	764	[illegible]
44	70	145	318	473	597	102	213	478	739	945	112	230	505	763	[illegible]
45	72	149	324	480	604	103	214	478	738	945	112	230	504	762	[illegible]
46	73	151	328	485	609	103	214	478	837	944	112	230	503	760	[illegible]
47	74	153	333	491	615	103	214	477	736	944	112	229	502	758	[illegible]
48	75	156	338	496	621	104	214	476	734	943	111	228	500	756	[illegible]
49	76	159	343	502	627	104	214	475	732	942	111	227	498	754	[illegible]
50	78	162	348	509	633	104	214	474	730	941	111	226	496	752	[illegible]
51	79	164	352	514	638	104	214	473	728	940	111	225	494	749	[illegible]
52	80	166	356	519	643	104	213	472	725	939	111	224	492	746	[illegible]
53	81	169	360	524	648	103	213	470	722	938	110	223	489	743	[illegible]
54	83	172	365	529	653	103	212	468	719	936	109	222	486	739	[illegible]
55	85	175	370	535	658	103	212	466	716	934	108	221	483	735	[illegible]
56	86	177	373	539	663	103	211	464	712	932	....	....	....	....	[illegible]
57	87	179	377	543	669	103	211	462	708	930	....	....	....	....	[illegible]
58	88	181	381	548	675	102	210	459	704	928	....	....	....	....	[illegible]
59	89	183	385	553	681	102	210	456	700	926	....	....	....	....	[illegible]
60	91	186	389	558	687	102	209	453	695	924	....	....	....	....	[illegible]

PAID-UP VALUES.

wing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Ordinary Life Policies of $1,000 Each.

	AT END OF																	
	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
5	$74	$92	$111	$129	$148	$171	$194	$219	$244	$269	$299	$330	$351	$372	$393	$414	$435
6	75	94	113	132	152	175	199	224	249	275	306	336	358	380	401	422	443
8	77	97	116	135	155	179	203	228	254	281	311	343	365	387	409	430	451
9	79	99	119	138	159	183	208	234	260	289	318	350	373	395	407	438	459
61	81	101	122	142	163	187	212	239	265	293	325	358	380	402	424	446	467
62	83	104	124	145	166	191	217	243	271	299	331	365	388	410	432	453	476
64	85	106	127	148	170	196	221	249	277	305	338	372	393	417	439	463	484
65	87	109	130	152	174	200	227	254	282	312	345	379	402	425	449	470	491
67	89	111	133	155	178	204	232	260	288	318	351	386	409	434	456	477	500
69	91	114	136	159	182	209	236	265	294	324	358	393	418	441	463	487	510
70	94	117	140	162	186	213	242	270	300	330	365	402	425	448	472	496	516
72	96	119	143	166	190	218	247	276	307	336	373	409	432	457	481	502	524
74	98	122	146	170	194	223	252	281	312	344	379	415	441	465	487	510	532
76	100	125	149	173	198	227	257	287	319	350	385	424	449	471	495	518	540
77	103	128	153	177	202	232	262	293	324	356	393	432	455	479	503	525	550
79	105	131	156	181	207	236	268	299	330	363	401	437	463	487	510	535	557
81	107	133	159	185	211	242	273	304	327	370	406	445	470	494	520	542	563
83	110	137	163	189	216	246	277	310	344	375	414	452	477	504	527	548	572
85	112	140	166	193	220	251	283	317	348	382	420	459	487	510	533	557	580
87	115	143	170	197	224	256	289	321	355	389	427	468	493	516	541	565	588
89	118	146	174	201	229	262	293	327	361	395	436	474	499	525	549	573	592
91	120	149	177	205	234	266	299	333	366	403	441	480	507	533	557	577	602
93	123	152	181	209	239	271	304	338	374	408	447	488	515	540	561	587	609
95	125	155	185	213	242	275	309	345	379	413	454	496	522	544	571	593	614
97	128	158	188	217	248	281	315	350	384	420	461	503	525	554	577	599	619
99	131	161	191	221	254	288	320	354	390	426	468	506	535	559	582	603	627
01	133	164	195	224	259	294	327	360	396	433	471	515	541	565	587	612	631
03	136	167	198	230	265	300	333	365	402	436	480	521	546	569	595	615	638
05	138	170	201	235	271	305	339	371	405	447	485	526	550	577	598	622	644
07	140	173	205	240	276	311	345	378	412	449	489	530	558	580	605	628	650
09	143	176	208	245	281	317	351	384	417	453	494	538	561	587	611	634	655
10	145	178	212	250	287	322	357	389	421	457	501	541	568	593	617	639	660
12	147	181	216	255	292	328	362	395	427	463	504	547	574	599	622	644	664
14	150	184	221	260	297	333	368	401	433	466	510	553	579	604	626	647	672
15	152	187	225	264	302	338	373	406	438	472	515	559	584	608	630	656	675
18	154	189	229	269	307	343	378	412	444	479	520	563	588	612	638	659	678
19	156	192	233	273	312	348	383	417	449	482	525	567	592	620	641	662	686
21	158	196	238	278	316	353	388	422	454	486	529	571	600	623	644	670	689
23	161	199	242	282	321	358	393	427	459	490	532	579	603	626	652	672	697

PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Insurance Guaran[illegible] on 20-Premiums Life Policies of $1,000 Each.

Age at Issue.	AT END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	[illegible]
21	$121	$161	$202	$243	$285	$328	$379	$432	$487	$545	$604	$673	$744	$795	$846	$897	[illegible]
22	121	162	203	245	286	330	378	433	489	546	605	674	745	796	841	898	[illegible]
23	122	163	204	246	287	331	382	434	490	547	606	675	746	797	848	898	[illegible]
24	122	164	205	247	288	332	383	436	491	548	608	676	747	798	848	899	[illegible]
25	123	165	206	248	289	333	384	437	492	550	609	677	748	798	849	899	[illegible]
26	124	165	207	249	290	334	388	439	494	551	610	678	749	799	849	900	[illegible]
27	124	166	208	250	292	335	387	440	495	552	611	679	750	800	850	900	[illegible]
28	125	167	209	251	293	337	388	441	496	553	612	680	751	801	850	900	[illegible]
29	126	168	210	252	294	338	389	442	497	554	613	681	752	801	851	901	[illegible]
30	126	168	211	252	295	340	391	443	498	555	614	682	752	802	851	901	[illegible]
31	127	169	211	254	291	342	394	445	499	556	615	683	753	803	852	901	[illegible]
32	128	170	212	255	293	345	396	448	500	557	616	683	754	803	852	901	[illegible]
33	128	171	213	256	296	347	399	450	501	558	617	684	754	803	853	901	[illegible]
34	129	171	214	256	298	350	401	452	503	559	617	685	755	804	852	901	[illegible]
35	129	172	215	257	300	352	403	454	505	560	618	685	755	804	853	902	[illegible]
36	130	173	216	251	303	354	406	457	507	560	619	686	755	804	853	901	[illegible]
37	131	174	216	253	305	356	408	459	509	561	619	686	756	804	853	901	[illegible]
38	131	174	217	255	307	359	410	461	511	562	619	686	756	804	852	901	[illegible]
39	132	175	218	257	309	361	412	463	513	563	619	686	756	804	853	901	[illegible]
40	132	176	219	260	311	363	414	464	514	564	620	686	756	804	852	901	[illegible]
41	133	176	220	262	313	365	416	466	516	565	620	686	756	803	852	900	[illegible]
42	133	177	211	264	315	367	417	467	517	566	622	686	755	803	851	900	[illegible]
43	134	178	213	266	317	368	419	469	518	567	620	685	754	802	850	899	[illegible]
44	134	178	215	267	319	370	420	470	519	568	619	685	754	801	850	899	948
45	135	179	217	269	320	371	421	470	520	568	619	684	753	800	848	898	948
46	135	179	218	270	322	372	422	471	520	568	618	683	752	797	847	897	948
47	136	180	220	272	323	373	423	472	520	568	617	682	750	798	846	896	947
48	136	180	221	273	324	374	423	472	520	568	616	681	749	796	845	895	946
49	136	180	222	274	324	374	423	472	520	567	615	679	747	795	843	893	945
50	136	180	223	275	325	375	424	472	519	567	614	677	745	793	842	892	944
51	137	180	224	275	326	375	423	471	519	566	613	675	743	791	840	890	944
52	137	180	225	276	326	375	423	471	518	565	612	673	741	788	837	889	943
53	137	174	226	276	326	375	423	470	517	564	610	671	738	786	835	887	941
54	137	175	226	277	326	375	422	470	516	562	608	668	735	783	832	884	940
55	137	175	227	277	327	375	422	469	515	560	606	665	733	780	829	882	939
56	137	176	228	278	326	374	421	468	513	559	604	663	729	777	827	880	937
57	137	177	228	278	327	374	421	466	512	556	602	659	725	773	823	876	935
58	137	178	229	278	326	374	420	465	510	554	599	656	722	769	819	874	933
59	137	178	229	278	326	373	419	463	508	551	595	652	718	765	816	871	931
60	137	179	230	278	326	372	417	462	505	548	592	648	713	761	812	867	929

PAID-UP VALUES.

wing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies of $1,000 Each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
140	$190	$247	$303	$358	$412	$465	$516	$567	$616	$665	$721	$789	$833	$876	$919	$960
140	190	247	303	358	412	464	516	567	616	665	720	788	832	876	918	960
140	190	247	303	358	411	464	516	567	616	665	720	788	832	876	918	960
140	190	247	303	358	411	464	516	566	616	664	720	788	832	876	918	950
140	190	247	303	357	411	464	515	566	616	664	720	787	832	876	918	958
140	190	247	302	357	411	464	515	566	615	664	720	787	832	875	918	958
140	190	247	302	357	411	463	515	566	615	664	719	787	832	875	918	959
140	190	246	302	357	411	463	515	565	615	663	719	787	832	875	918	959
140	190	246	302	357	410	463	515	565	615	663	719	787	831	875	918	959
140	190	246	302	356	410	463	514	565	614	663	719	787	831	874	918	959
140	189	246	302	356	410	462	514	564	614	663	719	786	831	874	917	959
140	189	246	301	356	410	462	514	564	614	662	718	786	830	874	917	959
139	189	246	301	356	409	462	513	564	613	662	718	785	830	874	917	959
139	189	246	301	356	409	461	513	563	613	661	717	785	830	874	917	959
139	189	245	301	355	409	461	513	563	613	661	717	785	829	873	917	958
139	189	245	301	355	408	461	512	563	612	661	716	784	829	873	916	958
139	189	245	300	355	408	461	512	562	612	660	716	784	828	873	916	958
139	189	245	300	355	408	460	511	562	611	660	715	783	828	872	915	958
139	189	245	300	354	408	460	511	561	611	659	715	782	827	871	914	958
139	189	245	300	354	407	459	511	561	610	658	714	781	826	871	914	957
139	189	245	300	354	407	459	510	560	609	657	713	781	826	870	914	957
139	189	245	300	354	407	458	509	559	608	656	712	780	825	869	913	957
139	189	245	300	353	406	458	509	558	607	655	711	779	824	869	912	956
139	189	245	299	353	406	457	508	557	606	654	710	778	823	867	912	956
139	189	244	299	352	405	456	507	556	605	653	709	776	821	866	911	955
139	189	244	299	352	404	455	506	555	604	651	707	775	820	865	910	955
138	189	244	298	351	403	454	504	554	602	650	705	773	818	863	909	954
138	188	244	298	350	402	453	503	552	600	648	703	771	816	862	908	954
138	188	243	297	350	401	452	501	550	598	646	701	769	814	861	906	953
138	188	243	296	349	400	450	500	548	596	644	699	767	813	858	905	952
137	188	242	295	347	399	449	498	546	594	641	696	764	810	857	903	951
137	187	242	294	346	397	447	496	544	591	639	694	761	808	854	901	950
137	187	241	294	345	396	445	494	541	589	636	691	758	804	851	900	949
136	187	240	293	344	394	443	491	539	586	633	688	755	801	849	897	947
136	186	240	292	343	392	441	489	536	583	629	684	751	798	845	894	946
136	186	239	291	341	391	439	486	533	580	626	681	747	794	842	892	944
135	186	238	290	340	389	437	484	530	576	622	677	743	790	839	889	943
135	185	238	289	338	387	434	481	527	572	618	672	738	786	834	885	941
135	185	237	288	337	385	432	478	523	568	613	667	733	780	830	882	939
134	185	237	287	335	383	429	475	519	564	608	662	728	775	825	879	936

Paid-up Values (Nonparticipating) on $1,000 Participating a Nonparticipating Policies.

Age at Issue.	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowm at end of			
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years
20	$37	$ 80	$196	$305	$413	$ 88	$187	$462	$727	$942	$123	$242	$522	$77
21	38	82	201	312	421	89	188	463	728	943	123	242	522	77
22	39	84	206	319	429	89	190	464	729	943	123	242	522	77
23	40	86	210	325	437	89	191	465	730	944	123	242	522	77
24	41	89	215	332	445	90	192	467	731	944	123	242	522	77
25	42	91	220	339	453	90	193	468	732	945	123	242	521	77
26	43	93	225	346	462	91	194	470	733	945	123	242	521	77
27	44	95	230	353	470	91	194	471	734	945	123	242	521	77
28	45	97	235	360	478	92	195	473	735	945	122	241	521	77
29	46	100	240	367	486	92	196	474	736	945	122	241	520	77
30	48	103	245	374	494	93	197	475	737	945	122	241	520	77
31	50	105	251	381	502	93	198	476	737	945	122	241	520	77
32	51	107	256	388	510	94	199	477	738	945	122	241	519	77
33	52	110	262	396	518	94	200	478	739	945	122	241	519	77
34	53	112	267	403	526	95	200	479	739	945	122	240	519	77
35	54	115	273	410	534	95	200	480	740	945	122	240	518	77
36	56	118	278	417	542	96	201	480	740	945	122	240	518	77
37	57	121	284	425	549	96	201	481	740	945	122	240	517	77
38	59	123	290	432	556	97	202	482	740	945	122	239	517	76
39	60	126	296	439	564	97	203	483	740	945	122	238	517	76
40	61	129	301	446	571	98	204	483	739	944	121	238	516	76
41	63	132	307	452	578	98	205	484	739	944	121	237	516	76
42	64	135	313	459	585	98	206	484	738	944	121	236	515	76
43	66	138	318	466	591	99	206	484	738	943	121	235	514	76
44	68	141	323	472	598	99	207	484	737	943	121	234	513	76
45	69	144	329	478	604	99	207	484	736	942	120	233	511	76
46	70	147	334	484	610	100	208	483	734	942	119	232	510	75
47	72	150	339	490	616	100	208	483	733	941	118	231	509	75
48	73	153	344	496	622	100	208	482	731	940	117	230	507	75
49	75	155	349	502	628	101	208	481	729	940	116	229	505	75
50	77	157	354	507	633	101	208	480	728	939	115	228	503	75
51	78	160	358	513	638	101	208	479	726	938	114	226	501	74
52	79	163	363	518	643	101	208	478	724	937	113	225	499	74
53	80	166	368	523	648	101	208	477	720	935	112	223	497	74
54	81	168	372	528	653	101	207	475	718	934	111	222	494	73
55	83	170	377	533	658	101	207	473	714	932	110	221	492	73
56	84	173	381	538	663	101	207	471	711	930	109	219	489	72
57	86	175	385	543	668	101	206	469	707	929	108	218	486	72
58	87	178	390	547	674	101	206	467	702	927	108	216	483	72
59	88	180	394	551	680	101	205	465	698	924	107	215	479	71
60	89	183	397	556	687	101	204	462	693	922	106	214	476	71

Paid-up Values (Nonparticipating) on $1,000 Participating and Nonparticipating Policies.

	Ordinary Life at end of					20-Premiums Life at end of					20-Year Endowment at end of				
	3 Years.	5 Years.	10 Years.	15 Years.	20 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.	3 Years.	5 Years.	10 Years.	15 Years.	19 Years.
43	$ 87	$198	$307	$412	$100	$200	$462	$728	$943	$121	$242	$522	$774	$956
42	89	201	312	420	98	203	463	730	943	121	242	522	774	956
45	90	205	318	427	100	203	466	731	945	121	242	521	774	956
44	92	210	327	437	101	206	465	731	944	121	240	520	774	956
46	96	217	333	443	100	205	467	732	945	121	240	520	774	956
49	97	221	338	451	101	207	469	734	945	121	240	520	773	956
48	99	224	346	461	102	206	470	735	945	121	240	520	773	956
50	102	230	353	468	103	208	471	736	946	121	240	520	773	956
52	106	236	361	476	104	210	472	737	946	121	240	520	772	956
54	107	241	367	486	102	209	475	737	947	121	240	520	772	956
56	110	246	375	493	103	210	475	739	946	121	241	519	772	956
55	113	253	381	502	104	211	477	738	945	121	241	519	772	956
56	116	257	390	510	105	212	477	739	946	122	241	519	772	955
58	119	263	396	517	105	213	478	739	947	122	240	518	771	955
59	122	268	404	524	106	214	479	739	947	122	240	518	770	955
60	124	274	411	533	106	214	480	741	947	122	240	518	770	955
64	126	278	419	541	107	217	482	740	946	121	240	517	770	955
65	130	285	425	548	107	217	482	741	946	121	239	517	769	955
66	132	291	433	556	109	217	484	740	947	121	239	516	768	954
67	136	297	440	562	109	219	484	741	946	121	238	515	768	954
70	140	302	446	571	109	219	485	741	946	120	239	515	767	954
71	143	307	453	577	109	221	484	740	945	120	239	515	766	954
74	146	314	460	584	111	220	485	740	946	121	238	514	765	953
75	149	318	466	590	111	221	486	740	945	121	239	513	764	953
77	152	324	473	597	111	223	485	738	944	120	238	512	763	952
78	155	330	480	604	112	222	485	738	943	120	237	511	761	952
80	157	335	486	609	112	223	486	736	944	121	238	510	760	951
82	161	340	492	616	112	224	484	735	942	120	236	508	758	951
84	164	345	497	621	113	223	484	733	942	120	237	507	756	950
84	167	349	502	628	112	223	483	732	941	119	236	505	754	949
86	169	355	508	633	114	222	481	729	940	120	234	503	751	948
88	172	359	514	638	113	223	480	726	939	119	234	501	748	947
90	176	365	519	643	113	223	478	724	937	118	233	499	745	945
91	177	369	524	647	114	223	477	722	937	119	232	496	742	944
93	180	374	530	653	113	222	476	719	936	117	232	493	738	943
94	183	379	535	658	112	221	475	716	933	118	230	491	734	941
95	186	382	539	662	113	222	472	712	931	....	....	....	....	....
97	188	387	544	667	113	222	471	708	930	....	....	....	....	....
98	191	390	548	674	114	221	469	704	928	....	....	....	....	....
101	193	395	553	679	113	221	466	699	925	....	....	....	....	....
102	196	398	557	687	112	220	464	694	923	....	....	....	....	....

Table of Heights and Weights

AT VARYING AGES.

Light-face figures are 20 per cent. under and over the average.

AGES		15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59
Ft.	In.								
5	0	96 **120** 144	100 **125** 150	102 **128** 154	105 **131** 157	106 **133** 160	107 **134** 161	107 **134** 161	107 **134** 161
	1	98 **123** 146	101 **126** 151	103 **129** 155	105 **131** 157	107 **134** 161	109 **136** 163	109 **136** 163	109 **136** 163
	2	99 **124** 149	102 **128** 154	105 **131** 157	106 **133** 160	109 **136** 163	110 **138** 166	110 **138** 166	110 **138** 166
	3	102 **127** 152	105 **131** 157	107 **134** 161	109 **136** 163	111 **139** 167	113 **141** 169	113 **141** 169	113 **141** 169
	4	105 **131** 157	108 **135** 162	110 **138** 166	112 **140** 168	114 **143** 172	115 **144** 173	116 **145** 174	116 **145** 174
	5	107 **134** 161	110 **138** 166	113 **141** 169	114 **143** 172	117 **146** 175	118 **147** 176	119 **149** 179	119 **149** 179
	6	110 **138** 166	114 **142** 170	116 **145** 174	118 **147** 176	120 **150** 180	121 **151** 181	122 **153** 184	122 **153** 184
	7	114 **142** 170	118 **147** 176	120 **150** 180	122 **152** 182	124 **155** 186	125 **156** 187	126 **158** 190	126 **158** 190
	8	117 **146** 175	121 **151** 181	123 **154** 185	126 **157** 188	128 **160** 192	129 **161** 193	130 **163** 196	130 **163** 196
	9	120 **150** 180	124 **155** 186	127 **159** 191	130 **162** 194	132 **165** 198	133 **166** 199	134 **167** 200	134 **167** 200
	10	123 **154** 185	127 **159** 191	131 **164** 197	134 **167** 200	136 **170** 204	137 **171** 205	138 **172** 206	138 **172** 206
	11	127 **159** 191	131 **164** 197	135 **169** 203	138 **173** 208	140 **175** 210	142 **177** 212	142 **177** 212	142 **177** 212
6	0	132 **165** 198	136 **170** 204	140 **175** 210	143 **179** 215	144 **180** 216	146 **183** 220	146 **183** 218	146 **183** 220
	1	136 **170** 204	142 **177** 212	145 **181** 217	148 **185** 222	149 **186** 223	151 **189** 227	150 **188** 226	151 **189** 227
	2	141 **176** 211	147 **184** 221	150 **188** 226	154 **192** 230	155 **194** 233	157 **196** 235	155 **194** 233	155 **194** 233
	3	145 **181** 217	152 **190** 228	156 **195** 234	160 **200** 240	162 **203** 244	163 **204** 245	161 **201** 241	159 **199** 239

EXPECTATION OF LIFE, ETC.

According to the American Experience Table of Mortality.

Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.	Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.
20	42.20	7.81	58	15.39	22.94
21	41.56	7.85	59	14.74	24.72
22	40.85	7.90	60	14.09	26.69
23	40.17	7.95	61	13.47	28.86
24	39.49	8.01	62	12.86	31.29
25	38.81	8.07	63	12.26	33.94
26	38.11	8.13	64	11.67	36.87
27	37.43	8.19	65	11.10	40.13
28	36.73	8.27	66	10.54	43.71
29	36.03	8.34	67	10.00	47.65
30	35.33	8.42	68	9.47	52.00
31	34.62	8.51	69	8.97	56.76
32	33.92	8.61	70	8.48	61.99
33	33.21	8.71	71	8.00	67.66
34	32.50	8.83	72	7.55	73.73
35	31.78	8.95	73	7.11	80.18
36	31.07	9.09	74	6.68	87.06
37	30.35	9.24	75	6.27	94.37
38	29.62	9.41	76	5.88	102.31
39	28.90	9.59	77	5.49	111.06
40	28.18	9.79	78	5.11	120.62
41	27.45	10.01	79	4.74	131.78
42	26.72	10.25	80	4.39	144.47
43	25.99	10.52	81	4.05	158.69
44	25.27	10.82	82	3.71	174.36
45	24.54	11.17	83	3.39	191.56
46	23.80	11.56	84	3.08	211.36
47	23.06	12.00	85	2.77	235.55
48	22.36	12.52	86	2.47	265.68
49	21.63	13.10	87	2.18	303.02
50	20.91	13.78	88	1.91	346.69
51	20.20	14.54	89	1.66	395.86
52	19.49	15.39	90	1.42	454.54
53	18.79	16.34	91	1.19	532.46
54	18.09	17.40	92	.98	634.25
55	17.40	18.56	93	.80	734.17
56	16.73	19.83	94	.64	857.14
57	16.05	21.33	95	.50	1000.00

INSURABLE VALUE OF A MAN WHOSE SURPLUS EARNINGS ARE $[illegible] ANNUALLY, BASED ON THE EXPECTATION OF LIFE WITH INTEREST [illegible] FOUR PER CENT.

No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.
14	$10,563	21	$14,029	28	$16,663	35	$18,[illegible]
15	11,118	22	14,451	29	16,983	36	[illegible]
16	11,652	23	14,856	30	17,292	37	[illegible]
17	12,165	24	15,247	31	17,588	38	[illegible]
18	12,659	25	15,622	32	17,873	39	[illegible]
19	13,134	26	15,982	33	18,147	40	[illegible]
20	13,590	27	16,329	34	18,411		

EXPLANATION.—*For what amount ought a man to insure his life in order [illegible] his family and estate may suffer no loss in case of his premature death?* At age [illegible] the expectation of life is twenty years (see table on preceding page). In [illegible] above table opposite 20, in column "No. of years of expectation," you will [illegible] the answer, $13,590, and so on for other ages. To state it more clearly: [illegible] annuity bond paying $1,000 annually, having twenty years to run, assuming interest @ 4% per annum, has a present value of $13,590.30. That is to say, [illegible] $13,590.30 be put at interest (4%) and $1,000 be withdrawn annually it will [illegible] just twenty years—and no longer. It will yield twenty annual payments [illegible] $1,000 each—and no more.

NUMBER OF YEARS THAT WOULD ELAPSE BEFORE THE SAME ANNUAL PA[illegible]MENT (AS PREMIUM), WHICH IS REQUIRED TO SECURE $1,000 INSURA[illegible] IN EVENT OF DEATH AT ANY MOMENT, WOULD REALIZE $1,000, [illegible] OTHERWISE INVESTED AT 5 PER CENT. COMPOUND INTEREST

Age.	Annual Premium.	Insurance at once in event of death.	Annual investment otherwise made.	No. of years Invested.	Will furn[illegible] as a five [illegible] cent. [illegible] if complete[illegible]
25	$20.50	$1,000	$21.00	25	$1,0[illegible]
30	23.30	1,000	23.00	24	1,074.[illegible]
35	27.10	1,000	27.00	21	1,012.[illegible]
40	32.20	1,000	32.00	19	1,026.[illegible]
45	39.10	1,000	39.00	16	968.[illegible]
50	48.50	1,000	49.00	14	1,008.[illegible]
55	61.60	1,000	62.00	12	1,036.[illegible]
60	79.90	1,000	80.00	10	1,056.[illegible]

PER CENT. THAT LIVE TO THE END OF A TERM OF YEARS, ordinge to the American Experience Table of Mortality.

ge.	End of 10 years.	End of 15 years.	End of 20 years.	End of 25 years.	End of 30 years.	End of 35 years.
5	91.90	87.73	83.38	78.40	72.52	65.05
6	91.82	87.57	83.05	77.95	71.75	63.80
7	91.73	87.41	82.76	77.45	70.90	62.49
8	91.63	87.23	82.45	76.89	69.96	61.04
9	91.53	87.03	82.09	76.26	68.92	59.45
0	91.41	86.81	81.70	75.57	67.79	57.75
1	91.29	86.57	81.26	74.79	66.54	55.90
2	91.15	86.31	80.76	73.93	65.17	53.92
3	91.00	86.01	80.21	72.98	63.68	51.79
4	90.83	85.68	79.59	71.94	62.05	49.53
5	90.65	85.31	78.91	70.78	59.30	47.14
6	90.45	84.90	78.14	69.52	58.41	44.62
7	90.22	84.43	77.29	68.13	56.37	41.93
8	89.97	83.99	76.34	66.61	54.18	39.24
9	89.69	83.32	75.30	64.96	51.85	36.44
0	89.37	82.66	74.15	63.17	49.38	33.50
1	89.01	81.93	72.89	61.24	46.78	30.72
2	88.60	81.11	71.50	59.15	44.05	27.86
3	88.14	80.20	69.96	56.92	41.23	25.01
4	87.63	79.20	68.32	54.53	38.32	22.23
5	87.04	78.08	66.52	52.00	35.37	19.51
6	86.39	77.86	64.57	49.33	32.40	16.83
7	85.66	75 51	62.47	46.53	29.42	14.37
8	84.85	74.04	60.22	43.62	26.47	12.01
9	83.96	72.42	57.81	40.63	23.57	9.83
0	82.97	70.68	55.25	37.59	20.74	7.83
1	81.88	68.80	52.55	34.52	17.99	.....
2	80.69	66.76	49.72	31.44	15.36	.....
3	79.39	64.57	46.77	28.35	12.86	.....
4	77.97	62.23	43.74	25.37	10.59	.....
5	76.42	59.74	40.64	22.42	8.59	.....
6	74.74	57.09	.....	.....	.....	.....
7	72.93	54.31	.....	.....	.....	.....
8	70.97	51.40	.....	.....	.....	.....
9	68.86	48.39	.....	.....	.....	.....
0	66.59	45.30	.....	.....	.....	.....

NOTE.—This table is valuable in talking Endowment Insurance. Exam-: At age 35, out of 1000 persons who insure on the Twenty Year Endow-nt Plan, 789 live to the end of the Endowment term. Or, there are 78 nces in 100 of living to draw the endowment to 21 chances of dying during endowment period of twenty years.

UNITED STATES.

State	City	Name	Title	Term Exp
Alabama	Montgomery	Cyrus B. Brown	Secretary of State	Jan.,
Arizona	Phoenix	W. P. Geary	Chair'n Cor. Com.	Jan.
Arkansas	Little Rock	Jno. M. Oathout	Auditor of State	Jan.
California	San Francisco	E. C. Cooper	Insurance Com'r	June
Colorado	Denver	Wm. L. Clayton	Com'r Insurance	.....
Connecticut	Hartford	Burton Mansfield	Insurance Com'r	July 1,
Delaware	Dover	Wm. R. McCabe	Insurance Com'r	Jan.,
Dist. of Col.	Washington	Geo. W. Ingham	Supt. Insurance	No
Florida	Tallahassee	J. C. Luning	State Treasurer	Jan.
Georgia	Atlanta	W. A. Wright	Insurance Com'r	June
Idaho	Boise	I. C. Hattabaugh	Insurance Com'r	Mar. 31
Illinois	Springfield	Fred W. Potter	Insurance Supt.	May 1,
Indiana	Indianapolis	Wm. H. O'Brien	Auditor of State	Dec. 1
Iowa	Des Moines	J. L. Bleakly	Auditor of State	Jan.
Kansas	Topeka	I. S. Lewis	Supt. Insurance	Jan.
Kentucky	Frankfort	M. C. Clay	Insurance Com'r	Jan.
Louisiana	Baton Rouge	Alvin E. Hebert	Secretary State	May
Maine	Augusta	Andrew P. Havey	Insurance Com'r	Dec.
Maryland	Baltimore	Wm. Mason Shehan	Insurance Com'r	Feb.
Massachusetts	Boston	Frank H. Hardison	Insurance Com'r	Nov.,
Michigan	Lansing	C. A. Palmer	Com'r Insurance	July 1,
Minnesota	St. Paul	J. A. O. Preus	Com'r Insurance	Jan. 1,
Mississippi	Jackson	T. M. Henry	Insurance Com'r	Jan. 15,
Missouri	Jefferson City	Chas. G. Revelle	Supt. Insurance	Mar. 1,
Montana	Helena	W. Keating	State Auditor	Jan.
Nebraska	Lincoln	W. B. Howard	Auditor of P. A.	Jan.
Nevada	Carson City	J. Eggers	State Controller	Jan. 1,
New Hampshire	Concord	Robt. J. Merrill	Insurance Com'r	Nov. 2
New Jersey	Trenton	Geo. M. La Monte	Com'r Insurance	.....
New Mexico	Santa Fe	Jacobo Chavez	Supt. Insurance	.....
New York	Albany	Wm. T. Emmet	Supt. Insurance	July 1,
North Carolina	Raleigh	James R. Young	Insurance Com'r	Jan. 1,
North Dakota	Bismark	W. C. Taylor	Com'r Insurance	Dec. 31,
Ohio	Columbus	E. H. Moore	Supt. Insurance	June 3,
Oklahoma	Oklahoma City	P. A. Ballard	Insurance Com'r	Jan.,
Oregon	Salem	J. W. Ferguson	Insurance Com'r	Jan. 13,
Pennsylvania	Harrisburg	Charles Johnson	Insurance Com'r	Nov. 15,
Rhode Island	Providence	Chas. C. Gray	Insurance Com'r	Jan. 4,
South Carolina	Columbia	F. H. McMaster	Insurance Com'r	Mar.
South Dakota	Pierre	O. S. Basford	Com'r Insurance	July 1,
Tennessee	Nashville	G. T. Taylor	Insurance Com'r	.....
Texas	Austin	B. L. Gill	Com'r Insurance	Jan.
Utah	Salt Lake City	Willard Done	Com'r Insurance	Mar.
Vermont	Essex Junction	Guy W. Bailey	Secretary of State	Oct. 2,
Vermont	Montpelier	E. H. Deavitt	State Treasurer	Oct. 2,
Virginia	Richmond	Joseph Button	Com'r Insurance	Feb. 1,
Washington	Olympia	H. O. Fishback	Insurance Com'r	Jan. 14,
West Virginia	Charleston	John S. Darst	State Auditor	Mar. 4,
Wisconsin	Madison	H. L. Ekern	Com'r Insurance	June
Wyoming	Cheyenne	Robt. B. Forsyth	State Auditor	Jan. 1,

CANADA.

Ontario	Ottawa	Wm. Fitzgerald, M. A.	Supt. Insurance	No
Ontario	Toronto	A. R. Boswell, K.C.	Insp. of Insurance	No
Quebec	Quebec City	William Chubb	Supt. Insurance	No
Manitoba	Winnipeg	A. E. Ham	Insp. of Insurance	No
British Columbia	Victoria	Ernest F. Gunther	Supt. Insurance	No

TABLE OF MORTALITY.

(Compiled from Experience of the Metropolitan Life Insurance Company.)

Number Living.	Number Dying.	Yearly Probability of Dying.	Age.	Number Living.	Number Dying.	Yearly Probability of Dying.
			50	58,316	1,262	.021641
			51	57,054	1,299	.022768
100,000	3,467	.034670	52	55,755	1,339	.024016
96,533	2,169	.022469	53	54,416	1,379	.025342
94,364	1,248	.013225	54	53,037	1,423	.026830
93,116	881	.009461	55	51,614	1,469	.028461
92,235	664	.007199	56	50,145	1,516	.030232
91,571	545	.005952	57	48,629	1,566	.032203
91,026	445	.004889	58	47,063	1,615	.034316
90,581	368	.004063	59	45,448	1,666	.036657
90,213	310	.003436	60	43,782	1,717	.039217
89,903	274	.003048	61	42,065	1,768	.042030
89,629	258	.002879	62	40,297	1,817	.045090
89,371	263	.002943	63	38,480	1,864	.048441
89,108	282	.003165	64	36,616	1,908	.052108
88,826	318	.003580	65	34,708	1,948	.056125
88,508	364	.004113	66	32,760	1,983	.060531
88,144	421	.004776	67	30,777	2,010	.065309
87,723	482	.005495	68	28,767	2,029	.070532
87,241	542	.006213	69	26,738	2,038	.076221
86,699	599	.006909	70	24,700	2,037	.082470
86,100	651	.007561	71	22,663	2,023	.089264
85,449	696	.008145	72	20,640	1,995	.096657
84,753	732	.008637	73	18,645	1,952	.104693
84,021	764	.009093	74	16,693	1,893	.113401
83,257	793	.009525	75	14,800	1,820	.122973
82,464	820	.009944	76	12,980	1,730	.133282
81,644	845	.010350	77	11,250	1,625	.144444
80,799	873	.010805	78	9,625	1,507	.156572
79,926	898	.011235	79	8,118	1,377	.169623
79,028	917	.011603	80	6,741	1,239	.183801
78,111	935	.011970	81	5,502	1,095	.199019
77,176	946	.012258	82	4,407	950	.215566
76,230	952	.012489	83	3,457	806	.233150
75,278	959	.012739	84	2,651	668	.251980
74,319	965	.012985	85	1,983	540	.272315
73,354	970	.013224	86	1,443	424	.293832
72,384	979	.013525	87	1,019	322	.315996
71,405	990	.013865	88	697	238	.341463
70,415	1,002	.014230	89	459	168	.366013
69,413	1,017	.014651	90	291	115	.395189
68,396	1,032	.015089	91	176	74	.420455
67,364	1,049	.015572	92	102	46	.450980
66,315	1,068	.016105	93	56	26	.464286
65,247	1,090	.016706	94	30	15	.500000
64,157	1,113	.017348	95	15	8	.533333
63,044	1,139	.018067	96	7	4	.571429
61,905	1,165	.018819	97	3	2	.666667
60,740	1,196	.019690	98	1	1	1 0
59,544	1,228	.020623	99	0		

NATURAL PREMIUM—FOR $1,000 INSURANCE.

Age at Issue.	American 3 per cent.	American 3½ per cent.	American 4 per cent.	Actuaries 4 per cent.	Age at Issue.	American 3 per cent.	American 3½ per cent.	American 4 per cent.	[illegible]
20	$7 57	$7 54	$7 50	$7 01	60	$25 92	$25 79	$25 67	[illegible]
21	7 62	7 59	7 55	7 09	61	28 03	27 90	27 77	[illegible]
22	7 67	7 64	7 60	7 18	62	30 38	30 23	30 09	[illegible]
23	7 73	7 69	7 65	7 27	63	32 94	32 80	32 64	[illegible]
24	7 77	7 74	7 70	7 37	64	35 79	35 63	35 46	[illegible]
25	7 82	7 79	7 75	7 47	65	38 95	38 77	38 59	[illegible]
26	7 88	7 86	7 82	7 58	66	42 44	42 23	42 03	[illegible]
27	7 95	7 92	7 88	7 70	67	46 26	46 04	45 82	[illegible]
28	8 02	7 98	7 95	7 83	68	50 48	50 24	50 00	[illegible]
29	8 11	8 06	8 02	7 96	69	55 10	54 84	54 58	[illegible]
30	8 17	8 14	8 10	8 10	70	60 18	59 90	59 61	[illegible]
31	8 26	8 22	8 18	8 25	71	65 69	65 38	65 07	[illegible]
32	8 35	8 32	8 28	8 41	72	71 58	71 24	70 81	[illegible]
33	8 46	8 42	8 38	8 58	73	77 83	77 47	77 09	[illegible]
34	8 57	8 53	8 49	8 75	74	84 49	84 09	83 68	[illegible]
35	8 68	8 64	8 60	8 93	75	91 62	91 18	90 74	[illegible]
36	8 81	8 78	8 74	9 12	76	99 32	98 85	98 38	[illegible]
37	8 97	8 92	8 88	9 31	77	107 83	107 31	106 79	[illegible]
38	9 12	9 09	9 05	9 53	78	117 30	116 74	116 18	115
39	9 30	9 26	9 22	9 74	79	127 88	127 28	126 67	[illegible]
40	9 50	9 46	9 42	9 96	80	140 25	139 58	138 91	[illegible]
41	9 71	9 67	9 62	10 20	81	153 99	153 24	152 49	145
42	9 95	9 91	9 86	10 48	82	169 21	168 40	167 59	[illegible]
43	10 21	10 16	10 11	10 82	83	185 98	185 08	184 19	[illegible]
44	10 51	10 46	10 41	11 25	84	205 20	204 21	203 23	[illegible]
45	10 83	10 79	10 73	11 74	85	228 69	227 59	226 49	[illegible]
46	11 22	11 17	11 12	12 35	86	257 93	256 70	255 46	[illegible]
47	11 65	11 59	11 54	13 00	87	294 20	292 77	291 37	[illegible]
48	12 14	12 09	12 03	13 71	88	336 59	334 97	333 36	[illegible]
49	12 72	12 66	12 60	14 48	89	384 33	382 48	380 64	[illegible]
50	13 38	13 31	13 25	15 33	90	441 31	439 17	437 06	[illegible]
51	14 11	14 05	13 98	16 25	91	516 98	514 46	511 96	[illegible]
52	14 94	14 87	14 80	17 26	92	615 79	612 81	609 86	[illegible]
53	15 85	15 78	15 71	18 36	93	712 79	709 35	705 94	[illegible]
54	16 89	16 81	16 73	19 53	94	832 18	828 16	824 18	[illegible]
55	18 03	17 94	17 86	20 83	95	970 87	966 18	961 54	[illegible]
56	19 30	19 21	19 12	22 24	96	.....	.....	.....	[illegible]
57	20 70	20 61	20 52	23 73	97	.....	.....	.....	[illegible]
58	22 26	22 16	22 05	25 37	98	.....	.....	.....	[illegible]
59	24 00	23 88	23 77	27 16	99	.....	.....	.....	[illegible]

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

Net Annual Premiums.	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
$14.41	$ 7.09	$14.40	$21.94	$29.71	$37.73	$46.01	$54.54	$63.34	$72.41	$81.76	$91.40
14.72	7.36	14.95	22.79	30.86	39.20	47.79	56.65	65.79	75.21	84.91	94.91
15.04	7.65	15.54	23.68	32.07	40.73	49.66	58.86	68.35	78.12	88.20	98.58
15.38	7.95	16.15	24.61	33.34	42.33	51.61	61.17	71.02	81.17	91.64	102.40
15.74	8.27	16.80	25.59	34.66	44.01	53.64	63.57	73.81	84.36	95.21	106.39
16.11	8.60	17.47	26.61	36.04	45.76	55.77	66.09	76.72	87.67	98.94	110.55
16.51	8.94	18.17	27.68	37.48	47.58	57.99	68.71	79.75	91.12	102.83	114.87
16.93	9.31	18.90	28.79	38.98	49.49	60.31	71.45	82.92	94.73	106.88	119.38
17.36	9.69	19.67	29.95	40.56	51.48	62.73	74.31	86.23	98.50	111.11	124.08
17.81	10.08	20.47	31.17	42.20	53.56	65.25	77.29	89.68	102.42	115.51	128.96
18.28	10.49	21.31	32.45	43.92	55.73	67.90	80.41	93.28	106.50	120.10	134.05
18.79	10.93	22.19	33.78	45.72	58.01	70.66	83.67	97.03	110.76	124.87	139.35
19.32	11.39	23.11	35.17	47.60	60.39	73.54	87.05	100.94	115.19	129.83	144.86
19.87	11.85	24.06	36.63	49.56	62.87	76.53	90.58	105.00	119.81	135.01	150.60
20.46	12.35	25.08	38.16	51.62	65.46	79.67	94.27	109.25	124.63	140.40	156.56
21.08	12.88	26.13	39.76	53.77	68.16	82.94	98.11	113.68	129.65	146.01	162.76
21.74	13.42	27.23	41.42	56.00	70.97	86.34	102.12	118.29	134.86	151.83	169.17
22.43	14.00	28.38	43.16	58.33	73.91	89.90	106.30	123.09	140.29	157.86	175.81
23.16	14.58	29.57	44.96	60.77	76.98	93.61	110.65	128.09	145.91	164.11	182.67
23.93	15.21	30.83	46.87	63.32	80.20	97.48	115.18	133.27	151.74	170.57	189.72
24.75	15.86	32.14	48.85	65.99	83.54	101.52	119.88	138.64	157.76	177.20	196.95
25.62	16.55	33.53	50.94	68.78	87.04	105.70	124.76	144.19	163.95	184.01	204.35
26.54	17.26	34.97	53.11	71.69	90.65	110.03	129.79	149.88	170.28	190.96	211.90
27.52	18.02	36.47	55.37	74.69	94.40	114.50	134.94	155.70	176.75	198.06	219.60
28.56	18.79	38.03	57.70	77.78	98.25	119.07	140.21	161.64	183.34	205.28	227.42
29.67	19.61	39.65	60.12	80.98	102.20	123.74	145.59	167.70	190.06	212.62	235.35
30.84	20.44	41.32	62.60	84.24	106.21	128.50	151.05	173.86	196.87	220.06	243.38
32.09	21.31	43.08	65.13	87.56	110.31	133.34	156.62	180.11	203.78	227.59	251.50
33.42	22.20	44.77	67.70	90.94	114.47	138.25	162.26	186.44	210.77	235.21	259.71
34.85	23.09	46.53	70.30	94.36	118.69	143.24	167.98	192.86	217.85	242.91	267.99
36.36	24.00	48.33	72.96	97.86	122.99	148.31	173.78	199.36	225.01	250.69	276.34
37.97	24.93	50.17	75.68	101.43	127.37	152.47	179.67	205.96	232.27	258.55	284.76
39.68	25.88	52.05	78.45	105.06	131.82	158.70	185.66	212.64	239.59	266.47	293.22
41.51	26.86	53.97	81.28	108.75	136.35	164.02	191.72	219.39	246.98	274.44	301.73
43.46	27.85	55.92	84.15	112.51	140.95	169.41	197.84	226.19	254.42	282.46	310.26
45.54	28.87	57.91	87.09	116.33	145.61	174.86	204.02	233.05	261.90	290.50	318.79
47.76	29.90	59.94	90.06	120.21	150.33	180.36	210.25	239.95	269.41	298.53	327.58
50.13	30.96	62.01	93.09	124.13	155.09	185.91	216.52	246.89	276.91	306.54	335.72
52.66	32.04	64.11	96.15	128.10	159.90	191.49	222.82	253.81	284.39	314.50	344.07
55.37	33.13	66.23	99.24	132.09	164.73	197.10	229.11	260.70	291.81	322.36	352.29
58.27	34.23	68.37	102.35	136.11	169.58	202.69	235.37	267.54	299.13	330.10	360.36
61.36	35.35	70.53	105.48	140.15	174.43	208.26	241.58	274.29	306.35	337.69	368.28
64.68	36.47	72.71	108.64	144.18	179.25	213.79	247.70	280.94	313.42	345.13	376.10
68.23	37.61	74.90	111.79	148.19	184.03	219.23	253.72	287.43	320.35	352.49	383.95
72.04	38.75	77.07	114.90	152.14	188.71	224.55	259.59	293.78	327.18	359.87	391.96
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF											
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	101.33	111.56	122.09	132.94	144.11	155.60	167.42	179.56	192.04	204.85	218.01	[illegible]
21	105.22	115.83	126.75	138.00	149.57	161.47	173.70	186.27	199.17	212.43	226.02	[illegible]
22	109.27	120.27	131.61	143.26	155.25	167.57	180.23	193.23	206.59	220.28	234.33	[illegible]
23	113.49	124.91	136.66	148.74	161.16	173.92	187.02	200.47	214.27	228.43	242.93	[illegible]
24	117.90	129.74	141.92	154.44	167.30	180.50	194.06	207.98	222.25	236.86	251.83	[illegible]
25	122.49	134.77	147.39	160.36	173.67	187.34	201.37	215.77	230.50	245.59	261.01	[illegible]
26	127.26	139.99	153.07	166.50	180.29	194.44	208.96	223.89	239.05	254.60	270.49	[illegible]
27	132.25	145.43	158.98	172.90	187.18	201.82	216.82	232.18	247.88	263.90	280.24	[illegible]
28	137.40	151.08	165.13	179.54	194.32	209.47	224.97	240.81	256.99	273.48	290.26	[illegible]
29	142.78	156.96	171.52	186.44	201.73	217.39	233.38	249.72	266.38	283.31	300.51	[illegible]
30	148.38	163.08	178.16	193.61	209.42	225.58	242.08	258.90	276.02	293.39	311.01	[illegible]
31	154.21	169.45	185.05	201.04	217.37	234.05	251.05	268.34	285.90	303.70	321.72	[illegible]
32	160.27	176.05	192.20	208.72	225.58	242.77	260.25	278.00	296.00	314.22	332.65	[illegible]
33	156.56	182.90	199.60	216.66	234.05	251.73	269.69	287.90	306.33	324.96	343.76	[illegible]
34	173.10	190.00	207.26	224.86	242.76	260.98	279.35	298.00	316.86	335.89	355.05	[illegible]
35	179.87	197.35	215.16	233.28	251.68	270.34	289.22	308.32	327.58	347.00	366.62	[illegible]
36	186.87	204.92	223.28	241.92	260.82	279.95	299.29	318.81	338.48	358.26	378.12	[illegible]
37	194.10	212.71	231.60	250.76	270.15	289.76	309.54	329.48	349.58	369.67	389.9	[illegible]
38	201.54	220.70	240.12	259.79	279.68	299.74	319.96	340.29	360.72	381.20	401.7	[illegible]
39	209.16	228.88	248.84	269.02	289.38	309.89	330.53	351.26	372.04	392.85	413.6	[illegible]
40	216.97	237.23	257.72	278.40	299.23	320.19	341.24	362.34	383.47	404.58	425.62	[illegible]
41	224.94	245.76	266.77	287.94	309.24	330.62	352.07	373.54	394.96	416.37	437.65	[illegible]
42	233.07	254.44	275.96	297.61	319.36	341.17	362.99	384.80	406.55	428.19	449.70	[illegible]
43	241.34	263.24	285.27	307.40	329.59	351.80	374.00	396.12	418.14	440.03	461.79	[illegible]
44	249.72	272.16	294.69	317.29	339.91	362.51	385.04	407.47	429.75	451.85	473.70	[illegible]
45	258.22	281.18	304.22	327.27	350.30	373.26	396.12	418.83	441.35	463.62	485.61	[illegible]
46	266.80	290.30	313.81	337.30	360.73	384.04	407.21	430.18	452.90	475.52	497.39	[illegible]
47	275.49	299.49	323.47	347.39	371.19	394.84	418.29	441.48	464.37	486.91	509.04	[illegible]
48	284.24	308.74	333.18	357.49	381.66	405.62	429.32	452.70	475.73	498.35	520.51	[illegible]
49	293.05	318.04	342.91	367.62	392.13	416.36	440.28	463.83	486.96	509.63	531.78	[illegible]
50	301.92	327.38	352.68	377.76	402.57	427.05	451.16	474.84	498.04	520.71	542.85	[illegible]
51	310.82	336.76	362.46	387.88	412.97	437.67	461.92	485.69	508.93	531.61	553.7	[illegible]
52	319.80	346.16	372.23	397.96	423.29	448.17	472.55	496.37	519.63	542.35	564.6	[illegible]
53	328.79	355.55	381.96	407.97	433.50	458.53	482.99	506.87	530.19	553.02	575.4	[illegible]
54	337.76	364.90	391.62	417.87	443.58	468.72	493.26	517.22	540.68	563.69	586.3	[illegible]
55	346.70	374.19	401.19	427.64	453.50	478.74	503.39	527.52	551.19	574.48	597.4	[illegible]
56	355.59	383.38	410.62	437.25	463.24	488.63	513.47	537.85	561.88	585.47	608.7	[illegible]
57	364.38	392.46	419.90	446.70	472.86	498.48	523.60	548.32	572.69	596.71	620.3	[illegible]
58	373.05	401.37	429.02	456.02	482.45	508.38	533.89	559.04	583.83	608.25	632.3	[illegible]
59	381.55	410.12	438.02	465.32	492.11	518.46	544.44	570.05	595.28	620.13	644.4	[illegible]
60	389.90	418.76	447.00	474.71	501.96	528.83	555.32	581.42	607.12	632.21	656.7	[illegible]
61	398.16	427.39	456.00	484.30	512.13	539.56	566.58	593.19	619.17	644.58	669.2	[illegible]
62	406.41	436.16	465.41	494.25	522.68	550.70	578.28	605.22	631.56	657.42	683.0	[illegible]
63	414.81	445.18	475.11	504.62	533.69	562.32	590.28	617.61	644.45	671.04	697.3	[illegible]
64	423.49	454.59	485.26	515.47	545.22	574.27	602.67	630.55	658.19	685.70	712.8	[illegible]
65	432.61	464.51	496.98	526.88	557.10	586.65	615.66	644.41	673.08	701.24	728.8	[illegible]

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age of 96.)

RESERVES AT THE END OF

24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
$245 36	$259 54	$274 06	$288 90	$304 05	$319 50	$335 21	$351 17	$367 34	$383 71
254 25	268 87	283 82	299 08	314 64	330 47	346 53	362 82	379 31	395 99
263 45	278 51	293 89	309 56	325 50	341 69	358 10	374 71	391 51	408 46
272 95	288 44	304 24	320 30	336 61	353 15	369 89	386 82	403 90	421 10
282 74	298 66	314 85	331 30	347 97	364 84	381 90	399 12	416 47	433 92
292 81	309 14	325 72	342 53	359 55	376 75	394 11	411 61	429 20	446 87
303 15	319 87	336 83	353 99	371 34	388 86	406 50	424 25	442 07	459 95
313 73	330 84	348 16	365 67	383 34	401 14	419 05	437 04	455 08	473 13
324 56	342 04	359 71	377 55	395 52	413 60	431 75	449 96	468 18	486 39
335 60	353 45	371 46	389 61	407 86	426 19	444 58	462 98	481 36	499 70
346 87	365 06	383 39	401 83	420 35	438 92	457 51	476 08	494 60	513 03
358 33	376 85	395 49	414 20	432 97	451 76	470 53	489 24	507 87	526 38
369 97	388 81	407 73	426 71	445 70	464 68	483 60	502 48	521 14	539 70
381 77	400 91	420 10	439 32	458 51	477 65	496 70	515 63	534 40	552 96
393 72	413 15	432 59	452 01	471 38	490 66	509 82	528 81	547 60	566 14
405 81	425 49	445 16	464 77	484 29	503 69	522 92	541 94	560 71	579 20
418 00	437 92	457 79	477 56	497 21	516 69	535 96	554 98	573 71	592 09
430 27	450 41	470 45	490 37	510 12	529 65	548 93	567 91	586 54	604 81
442 61	462 94	483 14	503 17	524 97	542 52	561 77	580 68	599 20	617 31
454 99	475 49	495 81	515 91	535 75	555 29	574 47	593 27	611 64	629 58
467 38	488 02	508 44	528 58	548 72	567 90	586 99	605 64	623 86	641 65
479 78	500 52	520 98	541 14	560 93	580 33	599 29	617 80	635 87	653 56
492 11	512 92	533 42	553 55	573 27	592 55	611 37	629 75	647 73	665 36
504 37	525 22	545 70	565 77	585 39	604 54	623 24	641 55	659 51	677 17
516 51	537 37	557 80	577 78	597 28	616 33	634 97	653 26	671 25	688 98
528 51	549 34	569 69	589 57	608 98	627 98	646 62	664 95	683 08	700 85
540 32	561 09	581 36	601 16	620 54	639 55	658 25	676 69	694 86	712 77
551 93	572 62	592 84	612 62	632 03	651 12	669 94	688 50	706 78	724 78
563 32	583 97	604 18	624 01	643 52	662 75	681 71	700 39	718 79	736 75
574 53	595 20	615 48	635 43	655 10	674 49	693 59	712 41	730 78	748 74
585 63	606 39	626 81	646 95	666 80	686 35	705 61	724 41	742 80	760 85
596 71	617 64	638 27	658 60	678 64	698 37	717 64	736 48	754 97	773 30
607 86	629 02	649 88	670 42	690 66	710 42	729 74	748 70	767 50	786 21
619 16	640 57	661 67	682 44	702 72	722 56	742 03	761 32	780 53	799 47
630 65	652 33	673 67	694 52	714 90	734 91	754 74	774 47	793 94	812 78
642 37	664 32	685 76	706 73	727 31	747 71	768 01	788 03	807 41	825 78
654 34	676 42	698 01	719 20	740 21	761 11	781 73	801 69	820 55	838 31
666 45	688 70	710 55	732 20	753 75	775 00	795 58	815 02	833 33	850 97
678 76	701 30	723 64	745 89	767 81	789 04	809 11	828 00	846 20	864 03
691 41	714 49	737 47	760 13	782 06	802 80	822 31	841 11	859 73	876 68
704 71	728 48	751 91	774 59	796 04	816 22	835 67	854 71	872 46	886 93
718 85	743 11	766 60	788 81	809 71	829 84	849 56	867 94	882 92	896 96
733 70	758 05	781 07	802 73	823 61	844 05	863 10	878 63	893 19	906 19
748 89	772 79	795 27	816 93	838 15	857 91	874 08	889 14	902 64	1000 00
763 90	787 27	809 78	831 82	852 96	869 11	884 81	898 84	1000 00	.....
778 69	802 11	825 04	846 41	868 88	880 17	894 76	1000 00	.....	.....

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

Age at Issue.	RESERVES AT THE END OF									
	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.
20	$400 27	$416 98	$433 81	$450 74	$467 74	$484 80	$501 87	$518 92	$535 92	$552 [illegible]
21	412 81	429 77	446 82	463 94	481 12	498 31	515 49	532 61	549 66	566 [illegible]
22	425 54	442 71	459 97	477 27	494 59	511 89	529 15	546 32	563 38	580 [illegible]
23	438 42	455 81	473 24	490 70	508 13	525 52	542 82	560 02	577 07	594 [illegible]
24	451 45	469 02	486 61	504 19	521 71	539 16	556 49	573 68	590 67	607 [illegible]
25	464 60	482 33	500 06	517 73	535 32	552 79	570 12	587 26	604 18	620 [illegible]
26	477 84	495 72	513 54	531 28	548 91	566 39	583 68	600 74	617 54	634 [illegible]
27	491 17	509 15	527 05	544 84	562 48	579 92	597 14	614 09	630 74	647 [illegible]
28	504 54	522 61	540 57	558 37	575 98	593 35	610 47	627 27	643 73	659 [illegible]
29	517 94	536 07	554 05	571 83	589 38	606 65	623 62	640 25	656 50	672 [illegible]
30	531 35	549 51	567 47	585 20	602 65	619 79	636 59	653 00	669 03	684 [illegible]
31	544 73	562 88	580 80	598 44	615 76	632 73	649 32	665 52	681 34	696 [illegible]
32	558 05	576 16	594 00	611 51	628 67	645 45	661 82	677 82	693 47	708 [illegible]
33	571 28	589 32	607 04	624 40	641 37	657 93	674 11	689 94	705 48	720 [illegible]
34	584 40	602 33	619 89	637 06	653 83	670 20	686 22	701 94	717 41	732 [illegible]
35	597 35	615 14	632 52	649 50	666 07	682 30	698 21	713 87	729 31	744 [illegible]
36	610 11	627 73	644 92	661 71	678 15	694 28	710 14	725 78	741 19	756 [illegible]
37	622 66	640 09	657 11	673 77	690 12	706 20	722 05	737 67	753 07	768 [illegible]
38	634 98	652 25	669 14	685 72	702 03	718 10	733 95	749 56	764 94	779 [illegible]
39	647 10	664 24	681 07	697 62	713 93	730 01	745 86	761 46	776 70	791 [illegible]
40	659 06	676 14	692 94	709 51	725 84	741 93	757 58	773 25	788 38	803 [illegible]
41	670 92	688 00	704 83	721 42	737 77	753 87	769 59	784 97	800 06	815 [illegible]
42	682 75	699 86	716 74	733 36	749 73	765 72	781 35	796 69	811 90	827 [illegible]
43	694 59	711 76	728 68	745 34	761 60	777 51	793 12	808 60	824 00	839 [illegible]
44	706 47	723 70	740 66	757 23	773 42	789 32	805 08	820 70	836 24	851 [illegible]
45	718 41	735 70	752 58	769 08	785 29	801 35	817 34	833 10	848 36	863 [illegible]
46	730 41	747 63	764 47	780 99	797 38	813 68	829 76	845 33	860 04	875 [illegible]
47	742 36	759 55	776 42	793 15	809 80	826 21	842 10	857 12	871 26	886 [illegible]
48	754 31	771 56	788 64	805 66	822 42	838 66	854 01	868 46	882 38	896 [illegible]
49	766 37	783 85	801 24	818 39	835 00	850 70	865 47	879 71	893 65	906 [illegible]
50	778 74	796 55	814 10	831 10	847 17	862 29	876 86	891 14	904 43	917 [illegible]
51	791 54	809 53	826 95	843 41	858 91	873 84	888 46	902 08	913 19	923 [illegible]
52	804 66	822 52	839 41	855 30	870 61	885 61	899 58	910 97	921 65	931 [illegible]
53	817 81	835 14	851 45	867 17	882 57	896 91	908 60	919 57	929 36	1000 [illegible]
54	830 59	847 35	863 51	879 33	894 06	906 08	917 35	927 41	1000 00	.....
55	842 98	859 60	875 87	891 03	903 39	914 98	925 33	1000 00	.....	.....
56	855 42	872 18	887 79	900 52	912 45	923 11	1000 00	.....	.....	.....
57	868 24	884 33	897 45	909 75	920 74	1000 00	.....	.....	.....	.....
58	880 63	894 17	906 87	918 21	1000 00	.....	.....	.....	.....	.....
59	890 67	903 79	915 50	1000 00	.....	.....	.....	.....	.....	.....
60	900 49	912 61	1000 00	.....	.....	.....	.....	.....	.....	.....
61	909 51	1000 00	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF										
44 Years.	45 Years.	46 Years.	47 Years.	48 Years.	49 Years.	50 Years.	51 Years.	52 Years.	53 Years.	54 Years.
$569 67	$586 34	$602 83	$619 11	$635 14	$650 88	$666 30	$681 38	$696 09	$710 47	$724 53
583 39	600 00	616 39	632 53	648 39	663 92	679 10	693 92	708 40	722 57	736 47
597 03	613 55	629 81	645 78	661 43	676 72	691 65	706 24	720 51	734 51	748 29
610 57	626 96	643 05	658 82	674 23	689 28	703 97	718 35	732 47	746 35	760 03
623 97	640 19	656 08	671 62	686 79	701 60	716 10	730 32	744 31	758 11	771 71
637 19	653 21	668 88	684 18	699 11	713 73	728 07	742 18	756 09	769 80	783 31
650 21	666 01	681 43	696 50	711 25	725 71	739 95	753 97	767 81	781 43	794 85
662 99	678 56	693 76	708 64	723 24	737 60	751 75	765 71	779 46	793 00	806 22
675 54	690 89	705 90	720 64	735 13	749 42	763 51	777 39	791 06	804 40	817 45
687 86	703 03	717 91	732 54	746 97	761 20	775 21	789 01	802 49	815 67	828 60
700 00	715 03	729 82	744 40	758 77	772 92	786 87	800 48	813 79	826 86	839 81
712 01	726 96	741 69	756 21	770 52	784 61	798 36	811 82	825 02	838 11	851 14
723 94	738 63	753 51	767 98	782 23	796 13	809 74	823 09	836 32	849 50	862 48
735 82	750 67	765 91	779 72	793 79	807 55	821 05	834 44	847 76	860 90	873 62
747 68	762 49	777 07	791 31	805 24	818 90	832 45	845 94	859 23	872 10	884 27
759 52	774 29	788 70	802 80	816 64	830 35	844 01	857 47	870 50	882 82	894 42
771 34	785 95	800 23	814 25	828 14	841 97	855 61	868 81	881 29	893 04	904 36
783 03	797 51	811 72	825 80	839 82	853 64	867 03	879 68	891 58	903 06	914 29
794 63	809 05	823 33	837 55	851 57	865 14	877 97	890 06	901 68	913 08	923 69
806 22	820 72	835 15	849 37	863 14	876 16	888 42	900 23	911 79	922 56	931 35
817 95	832 60	847 04	861 03	874 25	886 70	898 68	910 43	921 37	930 29	938 65
829 90	844 58	858 79	872 22	884 87	897 05	908 98	920 10	929 16	937 66	945 25
841 96	856 41	870 07	882 99	895 32	907 45	918 75	927 97	936 61	944 33	1000 00
853 89	867 79	880 88	893 48	905 33	917 33	926 71	935 50	943 35	1000 00	.....
865 36	878 69	891 53	904 10	915 81	925 36	934 31	942 31	1000 00	.....	.....
876 37	889 45	902 26	914 20	923 93	933 06	941 21	1000 00	.....	.....	.....
887 24	900 31	912 48	922 41	931 72	940 09	1000 00	.....	.....	.....	.....
896 23	910 66	920 79	930 29	938 78	1000 00	.....	.....	.....	.....	.....
908 71	919 07	928 77	937 45	1000 00	.....	.....	.....	.....	.....	.....
917 23	927 16	936 03	1000 00	.....	.....	.....	.....	.....	.....	.....
925 44	934 52	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
932 91	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF									
	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.
20	$738 33	$751 91	$765 29	$778 49	$791 49	$804 29	$816 79	$829 02	$841 01	$852 91
21	750 14	763 62	776 91	790 00	802 90	815 48	827 80	889 38	851 86	863 78
22	761 87	775 25	788 44	801 43	814 12	826 52	838 69	850 76	862 77	874 61
23	773 52	786 81	799 90	812 68	825 18	837 45	849 61	861 71	873 65	885 20
24	785 11	798 30	811 18	823 78	836 15	848 40	860 60	872 63	884 28	895 29
25	796 62	809 61	822 31	834 78	847 14	859 44	871 57	883 31	894 41	904 87
26	807 96	820 77	833 35	845 81	858 22	870 46	882 30	893 50	904 04	914 19
27	819 15	831 84	844 42	856 94	869 29	881 24	892 54	903 17	913 42	923 45
28	830 26	842 96	855 60	868 06	880 12	891 53	902 26	912 61	922 73	932 17
29	841 42	854 19	866 77	878 95	890 47	901 31	911 75	921 98	931 51	939 28
30	852 70	865 41	877 72	889 35	900 30	910 85	921 18	930 81	938 66	946 02
31	863 99	876 42	888 18	899 25	909 91	920 35	930 08	938 01	945 44	952 03
32	875 06	886 94	898 13	908 91	919 47	929 30	937 32	944 84	951 56	1000 00
33	885 64	896 96	907 86	918 54	928 49	936 60	944 21	951 00	1000 00	.....
34	895 72	906 76	917 56	927 63	935 84	943 54	950 41	1000 00	.....	.....
35	905 59	916 53	926 73	935 04	942 83	949 79	1000 00	.....	.....	.....
36	915 44	925 77	934 19	942 08	949 14	1000 00	.....	.....	.....	.....
37	924 76	933 30	941 90	948 45	1000 00	.....	.....	.....	.....	.....
38	932 35	940 46	947 71	1000 00	.....	.....	.....	.....	.....	.....
39	939 58	946 94	1000 00	.....	.....	.....	.....	.....	.....	.....
40	946 12	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
41	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

Age at Issue.	RESERVES AT THE END OF									
	65 Years.	67 Years.	68 Years.	69 Years.	70 Years.	71 Years.	72 Years.	73 Years.	74 Years.	75 Years.
20	876 42	887 72	898 40	908 45	918 14	927 63	936 47	943 67	950 43	.....
21	886 92	897 67	907 80	917 56	927 11	936 01	943 27	950 08	956 16	.....
22	896 91	907 12	916 84	926 57	935 54	942 85	949 71	955 83	1000 00	.....
23	906 40	916 30	926 01	935 04	942 41	949 32	955 49	1000 00	.....	.....
24	915 68	925 41	934 52	941 95	948 91	955 13	1000 00	.....	.....	.....
25	924 79	933 98	941 47	948 49	954 76	1000 00	.....	.....	.....	.....
26	933 40	940 96	948 04	954 37	1000 00	.....	.....	.....	.....	.....
27	940 43	947 57	953 96	1000 00	.....	.....	.....	.....	.....	.....
28	947 08	953 52	1000 00	.....	.....	.....	.....	.....	.....	.....
29	953 07	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
30	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values for $1,000.

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Net Annual Premiums.	RESERVES AT THE END OF									
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
$	$	$	$	$	$	$	$	$	$	$
38 96	32 57	66 34	101 35	137 65	175 30	214 35	254 85	296 85	340 43	385 64
39 52	33 11	67 44	103 04	139 95	178 23	217 93	259 10	301 81	346 12	392 09
40 11	33 67	68 58	104 78	142 32	181 24	221 61	263 49	306 92	351 98	398 73
40 71	34 25	69 76	106 68	144 76	184 35	225 42	268 01	312 18	358 02	405 58
41 34	34 85	76 98	108 44	147 28	187 56	229 33	272 66	317 61	364 24	412 68
41 98	35 46	72 23	110 34	149 87	190 85	233 36	277 45	323 19	370 64	419 88
42 65	36 09	73 51	112 31	152 53	194 24	237 51	282 39	328 94	377 23	427 36
43 34	36 74	74 83	114 33	155 27	197 74	241 78	287 46	334 85	384 02	435 04
44 05	37 41	76 20	116 40	158 10	201 34	246 17	292 68	340 93	391 00	442 95
44 78	38 10	77 59	118 54	161 00	205 03	250 69	298 05	347 19	398 17	451 07
45 54	38 81	79 04	120 75	163 99	208 83	255 33	303 57	353 61	405 53	459 42
46 32	39 54	80 52	123 01	167 05	212 73	260 10	309 24	360 21	413 10	468 00
47 13	40 29	82 04	125 32	170 20	216 74	265 00	315 05	366 98	420 86	476 80
47 97	41 05	83 60	127 71	173 43	220 85	270 02	321 02	373 92	428 83	485 83
48 83	41 84	85 21	130 15	176 75	225 06	275 16	327 13	381 04	437 00	495 10
49 73	42 65	86 85	132 66	180 15	229 38	280 43	333 39	388 34	445 37	504 59
50 65	43 48	88 53	135 22	183 62	233 79	285 82	339 80	395 81	453 94	514 30
51 60	44 33	90 25	137 84	187 17	238 31	291 34	346 36	403 44	462 70	524 23
52 59	45 18	92 00	140 51	190 80	242 93	296 99	353 06	411 24	471 64	534 37
53 61	46 07	93 80	143 25	194 51	247 65	302 75	359 90	419 20	480 76	544 70
54 66	46 97	95 63	146 05	198 30	252 46	308 62	366 86	427 30	490 04	555 22
55 75	47 90	97 51	148 91	202 17	257 37	314 59	373 94	435 53	499 46	565 89
56 89	48 84	99 43	151 82	206 10	262 35	320 66	381 13	443 86	509 00	576 71
58 06	49 81	101 37	154 77	210 08	267 39	326 79	388 38	452 28	518 65	587 67
59 28	50 77	103 34	157 76	214 11	272 49	332 98	395 69	460 77	528 39	598 74
60 54	51 77	105 33	160 78	218 18	277 61	339 18	403 03	469 31	538 21	609 92
61 85	52 76	107 34	163 80	222 23	282 72	345 39	410 39	477 88	548 07	621 18
63 22	53 76	109 35	166 82	226 28	287 83	351 60	417 75	486 46	557 96	632 51
64 64	54 75	111 33	169 81	230 29	292 89	357 77	425 08	495 03	567 87	643 89
66 12	55 73	113 28	172 75	234 25	297 91	363 89	432 37	503 57	577 77	655 30
67 66	56 69	115 21	175 66	238 18	302 88	369 95	439 59	512 05	587 64	666 72
69 25	57 63	117 10	178 53	242 03	307 77	375 93	446 73	520 47	597 46	678 13
70 92	58 56	118 97	181 34	245 82	312 57	381 81	453 78	528 79	607 21	689 51
72 65	59 47	120 79	184 09	249 52	317 27	387 57	460 69	536 98	616 86	700 88
74 46	60 35	122 55	186 75	253 10	321 83	393 18	467 45	545 02	626 37	712 08
76 34	61 20	124 25	189 31	256 58	326 25	398 62	474 02	552 88	635 74	723 24
78 31	62 01	125 89	191 79	259 91	330 50	403 86	480 38	560 54	644 92	734 27
80 38	62 79	127 45	194 15	263 09	334 55	408 88	486 50	567 96	653 90	745 16
82 54	63 54	128 93	196 37	266 08	338 38	413 65	492 36	575 09	662 62	755 89
84 82	64 23	130 31	198 43	268 87	341 96	418 13	497 89	581 92	671 07	766 42
87 22	64 87	131 57	200 33	271 45	345 28	422 29	503 08	588 39	679 20	776 73
89 75	65 45	132 72	202 06	273 79	348 29	426 10	507 88	594 47	686 98	786 82
92 42	65 98	133 76	203 61	275 86	350 98	429 53	512 25	600 13	694 39	796 67
95 28	66 44	134 66	204 93	277 64	353 29	432 51	516 16	605 30	701 39	806 23
98 30	66 84	135 40	206 01	279 09	355 18	435 01	519 52	609 97	707 93	815 70
101 52	67 13	135 95	206 80	280 14	356 60	436 96	522 31	614 10	714 17	824 98

Net Premiums and Reserve Values per $1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
20	$88 59	84 10	171 36	261 91	355 88	453 42	554 68	659 80	768 95	882 29	$1,000
21	88 61	84 08	171 32	261 86	355 83	453 37	554 62	659 75	768 90	882 26	1,000
22	88 64	84 06	171 29	261 82	355 78	453 31	554 56	659 69	768 85	882 22	1,000
23	88 67	84 04	171 26	261 78	355 73	453 25	554 50	659 63	768 80	882 20	1,000
24	88 71	84 03	171 23	261 74	355 67	453 19	554 44	659 57	768 75	882 17	1,000
25	88 74	84 02	171 20	261 69	355 62	453 12	554 36	659 50	768 70	882 13	1,000
26	88 78	83 99	171 16	261 64	355 55	453 05	554 29	659 43	768 64	882 10	1,000
27	88 82	83 97	171 13	261 58	355 48	452 97	554 21	659 35	768 57	882 06	1,000
28	88 86	83 96	171 09	261 52	355 41	452 90	554 12	659 27	768 50	882 01	1,000
29	88 91	83 93	171 04	261 46	355 34	452 80	554 03	659 18	768 42	881 96	1,000
30	88 96	83 91	171 00	261 40	355 26	452 71	553 93	659 08	768 34	881 91	1,000
31	89 02	83 89	170 96	261 34	355 17	452 61	553 83	658 98	768 25	881 86	1,000
32	89 08	83 87	170 90	261 26	355 08	452 51	553 71	658 86	768 15	881 80	1,000
33	89 15	83 83	170 85	261 18	354 98	452 39	553 58	658 74	768 05	881 73	1,000
34	89 22	83 81	170 80	261 10	354 87	452 26	553 45	658 60	767 93	881 65	1,000
35	89 30	83 78	170 74	261 02	354 76	452 13	553 29	658 45	767 80	881 57	1,000
36	89 39	83 74	170 67	260 91	354 62	451 97	553 13	658 29	767 66	881 48	1,000
37	89 49	83 71	170 60	260 80	354 48	451 80	552 94	658 11	767 51	881 38	1,000
38	89 60	83 67	170 51	260 67	354 32	451 61	552 75	657 91	767 34	881 28	1,000
39	89 72	83 63	170 42	260 55	354 16	451 42	552 53	657 70	767 15	881 15	1,000
40	89 86	83 58	170 33	260 41	353 98	451 21	552 30	657 47	766 95	881 02	1,000
41	90 01	83 54	170 24	260 28	353 80	450 99	552 05	657 21	766 72	880 86	1,000
42	90 18	83 49	170 15	260 13	353 60	450 75	551 78	656 93	766 46	880 69	1,000
43	90 38	83 45	170 05	259 98	353 39	450 48	551 47	656 60	766 16	880 50	1,000
44	90 60	83 39	169 94	259 80	353 15	450 18	551 12	656 23	765 83	880 28	1,000
45	90 85	83 34	169 82	259 61	352 88	449 83	550 71	655 80	765 44	880 02	1,000
46	91 14	83 27	169 68	259 38	352 55	449 41	550 23	655 31	765 00	879 73	1,000
47	91 47	83 21	169 53	259 11	352 17	448 93	549 68	654 74	764 50	879 41	1,000
48	91 84	83 12	169 32	258 78	351 71	448 37	549 05	654 10	763 93	879 05	1,000
49	92 26	83 01	169 07	258 39	351 18	447 72	548 32	653 36	763 28	878 62	1,000
50	92 73	82 87	168 78	257 94	350 58	446 99	547 51	652 53	762 55	878 15	1,000
51	93 26	82 71	168 45	257 43	349 90	446 16	546 59	651 60	761 74	877 62	1,000
52	93 84	82 54	168 09	256 86	349 14	445 24	545 56	650 57	760 83	877 03	1,000
53	94 50	82 35	167 67	256 22	348 28	444 20	544 41	649 41	759 82	876 37	1,000
54	95 23	82 12	167 20	255 50	347 33	443 06	543 14	648 13	758 69	875 65	1,000
55	96 04	81 87	166 68	254 70	346 27	441 79	541 73	646 70	757 44	874 88	1,000
56	96 95	81 59	166 10	253 83	345 11	440 37	540 16	645 11	756 04	873 93	1,000
57	97 95	81 29	165 48	252 86	343 82	438 81	538 43	643 35	754 50	872 92	1,000
58	99 07	80 96	164 78	251 79	342 39	437 09	536 51	641 42	752 79	871 81	1,000
59	100 31	80 59	164 01	250 60	340 82	435 19	534 40	639 28	750 89	870 56	1,000
60	101 69	80 19	163 17	249 31	339 10	433 11	532 07	636 90	748 78	869 18	1,000
61	103 22	79 74	162 24	247 90	337 22	430 82	529 50	634 28	746 45	867 65	1,000
62	104 93	79 27	161 25	246 37	335 16	428 31	526 68	631 39	743 86	865 95	1,000
63	106 82	78 75	160 17	244 69	332 90	425 54	523 56	628 18	741 00	864 05	1,000
64	108 92	78 20	158 98	242 85	330 42	422 48	520 10	624 63	737 81	861 95	1,000
65	111 25	77 57	157 66	240 80	327 65	419 09	516 25	620 65	734 27	859 63	1,000

Net Premiums and Reserve Values for $1,000.

15-PREMIUM LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Net Annual Premium.	Reserve at the end of 1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
$28 94	$21 55	$43 87	$66 99	$90 95	$115 78	$141 52	$168 19
28 75	21 93	44 65	68 19	92 58	117 86	144 05	171 20
29 18	22 33	45 46	69 43	94 27	120 00	146 66	174 30
29 63	22 74	46 30	70 71	96 00	122 20	149 36	177 49
30 09	23 17	47 17	72 03	97 79	124 48	152 13	180 78
30 57	23 61	48 06	73 39	99 63	126 82	154 97	184 16
31 06	24 05	48 97	74 78	101 52	129 21	157 91	187 64
31 57	24 52	49 91	76 22	103 46	131 69	160 93	191 22
32 09	25 00	50 88	77 69	105 47	134 23	164 03	194 90
32 64	25 49	51 88	79 21	107 53	136 84	167 21	198 68
33 20	25 99	52 91	80 78	109 64	139 53	170 49	202 56
33 79	26 51	53 97	82 38	111 81	142 29	173 85	206 54
34 39	27 05	55 04	84 03	114 04	145 12	177 29	210 61
35 02	27 59	56 15	85 72	116 33	148 02	180 82	214 78
35 67	28 15	57 30	87 46	118 68	150 98	184 43	219 05
36 34	28 74	58 47	89 24	121 08	154 03	188 12	223 42
37 04	29 32	59 67	91 05	123 53	157 13	191 90	227 89
37 76	29 94	60 89	92 91	126 03	160 31	195 76	232 45
38 51	30 55	62 14	94 81	128 60	163 55	199 71	237 11
39 30	31 19	63 42	96 76	131 23	166 88	203 74	241 86
40 11	31 83	64 74	98 75	133 92	170 27	207 85	246 69
40 96	32 50	66 09	100 81	136 67	173 73	212 02	251 59
41 85	33 19	67 48	102 89	139 47	177 24	216 25	256 54
42 77	33 89	68 88	105 01	142 30	180 79	220 52	261 51
43 74	34 60	70 31	107 15	145 16	184 36	224 78	266 47
44 76	35 33	71 75	109 32	148 04	187 93	229 04	271 42
45 82	36 05	73 21	111 48	150 90	191 48	233 27	276 32
46 94	36 79	74 67	113 64	153 73	194 99	237 45	281 18
48 12	37 52	76 10	115 76	156 53	198 45	241 57	285 96
49 36	38 23	77 50	117 84	159 27	201 85	245 62	290 65
50 66	38 93	78 89	119 89	161 98	205 19	249 59	295 24
52 03	39 63	80 26	121 92	164 63	208 47	253 47	299 72
53 48	40 32	81 61	123 90	167 24	211 66	257 25	304 09
55 01	41 00	82 93	125 85	169 77	214 77	260 93	308 32
56 63	41 66	84 23	127 74	172 24	217 79	264 47	312 38
58 35	42 31	85 49	129 58	174 64	220 72	267 88	316 27
60 17	42 94	86 72	131 38	176 95	223 50	271 13	319 96
62 11	43 57	87 93	133 12	179 17	226 18	274 22	323 46
64 18	44 19	89 10	134 79	181 30	228 71	277 14	326 74
66 40	44 78	90 23	136 38	183 31	231 10	279 87	329 76
68 77	45 36	91 30	137 90	185 21	233 36	282 36	332 49

Net Premiums and Reserve Values for $1,000

15-PREMIUM LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 95.)

Age at Issue	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	$195 83	$224 48	$254 17	$284 96	$316 88	$349 97	$384 29	[illegible]
21	199 33	228 49	258 71	290 04	322 53	356 21	391 13	[illegible]
22	202 93	232 61	263 38	295 28	328 34	362 62	398 17	[illegible]
23	206 65	236 87	268 19	300 66	334 32	369 22	405 41	[illegible]
24	210 47	241 25	273 14	306 20	340 48	376 01	412 86	[illegible]
25	214 41	245 74	278 23	311 90	346 80	382 99	420 51	[illegible]
26	218 45	250 37	283 46	317 75	353 30	390 15	428 37	[illegible]
27	222 60	255 13	288 84	323 77	359 97	397 51	436 43	[illegible]
28	226 88	260 02	294 36	329 94	366 82	405 06	444 71	[illegible]
29	231 27	265 03	300 02	336 27	373 84	412 80	453 19	[illegible]
30	235 78	270 17	305 82	342 76	381 04	420 73	461 88	[illegible]
31	240 38	275 45	311 77	349 41	388 42	428 87	470 80	[illegible]
32	245 11	280 84	317 86	356 22	395 97	437 18	479 91	[illegible]
33	249 94	286 37	324 09	363 19	403 69	445 68	489 21	[illegible]
34	254 90	292 02	330 48	370 31	411 58	454 35	498 70	[illegible]
35	259 96	297 81	336 99	377 58	419 62	463 19	508 37	[illegible]
36	265 14	303 70	343 63	384 98	427 80	472 18	518 18	[illegible]
37	270 42	309 72	350 39	392 51	436 12	481 30	528 13	[illegible]
38	275 81	315 84	357 27	400 15	444 54	490 53	538 20	[illegible]
39	281 28	322 06	364 24	407 88	453 06	499 85	548 37	[illegible]
40	286 84	328 36	371 28	415 68	461 64	509 25	558 63	[illegible]
41	292 47	334 72	378 38	423 53	470 28	518 71	568 96	[illegible]
42	298 13	341 10	385 50	431 41	478 94	528 20	579 34	[illegible]
43	303 81	347 49	392 62	439 30	487 62	537 71	589 74	[illegible]
44	309 48	353 87	399 73	447 16	496 27	547 21	600 15	[illegible]
45	315 12	360 22	406 81	454 99	504 89	556 68	610 54	[illegible]
46	320 72	366 51	413 82	462 75	513 44	566 09	620 90	[illegible]
47	326 25	372 73	420 74	470 42	521 91	575 42	631 19	[illegible]
48	331 69	378 85	427 56	477 98	530 26	584 65	641 39	[illegible]
49	337 02	384 85	434 25	485 39	538 47	593 73	651 47	[illegible]
50	342 24	390 72	440 79	492 65	546 51	602 66	661 42	[illegible]
51	347 34	396 43	447 16	499 72	554 36	611 40	671 21	[illegible]
52	352 29	401 98	453 33	506 58	561 99	619 92	680 79	[illegible]
53	357 06	407 32	459 28	513 19	569 37	628 19	690 15	[illegible]
54	361 64	412 43	464 97	519 54	576 45	636 17	699 26	[illegible]
55	366 01	417 31	470 40	525 57	583 22	643 84	708 07	[illegible]
56	370 16	421 92	475 51	531 26	589 62	651 14	716 56	[illegible]
57	374 06	426 23	480 28	536 58	595 62	658 06	724 71	[illegible]
58	377 68	430 21	484 67	541 48	601 19	664 54	732 48	[illegible]
59	380 98	433 83	488 64	545 91	606 27	670 56	739 89	[illegible]
60	383 95	437 02	492 14	549 83	610 82	676 10	746 92	[illegible]

Net Premiums and Reserve Values for $1,000

FIFTEEN YEAR ENDOWMENT POLICY

AMERICAN EXPERIENCE 3 PER CENT.

Net Annual Premiums.	Reserves at the end of 1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
$56 49	$50 78	$103 45	$156 09	$214 77	$273 58	$334 61	$397 95	$463 68
56 53	50 77	103 42	156 05	214 73	273 53	334 55	397 88	463 60
56 56	50 75	103 40	156 02	214 69	273 48	334 49	397 81	463 53
56 60	50 74	103 38	157 99	214 65	273 43	334 43	397 74	463 44
56 64	50 74	103 37	157 96	214 60	273 38	334 37	397 66	463 36
56 69	50 73	103 35	157 93	214 56	273 32	334 30	397 59	463 28
56 73	50 72	103 32	157 90	214 52	273 26	334 23	397 51	463 19
56 78	50 71	103 31	157 86	214 47	273 21	334 16	397 42	463 09
56 84	50 70	103 28	157 83	214 43	273 15	334 08	397 33	462 99
56 90	50 69	103 26	157 80	214 38	273 08	334 00	397 24	462 88
56 97	50 68	103 24	157 77	214 33	273 02	333 93	397 14	462 77
57 04	50 67	103 23	157 73	214 28	272 96	333 84	397 04	462 65
57 12	50 66	103 20	157 69	214 23	272 88	333 75	396 93	462 52
57 21	50 65	103 18	157 66	214 18	272 81	333 65	396 81	462 37
57 31	50 64	103 16	157 63	214 13	272 74	333 56	396 68	462 22
57 42	50 64	103 15	157 60	214 07	272 66	333 45	396 55	462 07
57 54	50 63	103 13	157 56	214 02	272 57	333 34	396 41	461 91
57 67	50 63	103 11	157 53	213 96	272 50	333 24	396 28	461 74
57 82	50 62	103 10	157 50	213 91	272 42	333 14	396 15	461 58
57 99	50 63	103 09	157 48	213 87	272 37	333 04	396 02	461 41
58 18	50 63	103 09	157 47	213 85	272 31	332 96	395 89	461 23
58 39	50 64	103 11	157 49	213 85	272 28	332 88	395 76	461 04
58 64	50 66	103 14	157 51	213 85	272 25	332 80	395 62	460 82
58 91	50 69	103 18	157 55	213 86	272 22	332 72	395 45	460 56
59 22	50 72	103 22	157 58	213 87	272 18	332 63	395 28	460 24
59 57	50 76	103 28	157 62	213 88	272 11	332 43	394 96	459 86
59 97	50 79	103 32	157 65	213 85	271 99	332 21	394 63	459 41
60 42	50 84	103 37	157 68	213 79	271 84	331 94	394 23	458 87
60 92	50 87	103 40	157 63	213 68	271 62	331 60	393 75	458 25
61 48	50 89	103 39	157 57	213 52	271 36	331 19	393 19	457 58
62 12	50 89	103 37	157 49	213 34	271 04	330 72	392 54	456 71
62 82	50 91	103 34	157 38	213 12	270 68	330 18	391 82	455 80
63 61	50 91	103 31	157 26	212 87	270 26	329 58	391 02	454 78
64 48	50 91	103 26	157 12	212 59	269 80	328 92	390 13	453 66
65 45	50 91	103 20	156 95	212 27	269 29	328 18	389 14	452 41
66 54	50 91	103 13	156 77	211 92	268 74	327 38	388 06	451 05
67 74	50 90	103 06	156 57	211 55	268 13	326 49	386 87	449 56
69 07	50 90	102 99	156 37	211 15	267 48	325 54	385 60	447 95
70 55	50 90	102 92	156 16	210 72	266 77	324 51	384 21	446 18
72 20	50 90	102 85	155 92	210 25	266 01	323 41	382 70	444 25
74 02	50 91	102 78	155 67	209 75	265 19	322 19	381 04	442 14

Net Premiums and Reserve Values for $1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	RESERVES AT THE END OF						
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	$531 91	$602 74	$676 28	$752 66	$831 98	$914 38	$1,000
21	531 83	602 66	676 21	752 59	831 92	914 35	1,000
22	531 75	602 58	676 13	752 51	831 86	914 31	1,000
23	531 66	602 49	676 04	752 43	831 80	914 27	1,000
24	531 57	602 40	675 95	752 35	831 73	914 23	1,000
25	531 48	602 30	675 85	752 26	831 66	914 19	1,000
26	531 38	602 19	675 75	752 17	831 58	914 14	1,000
27	531 28	602 08	675 64	752 06	831 50	914 09	1,000
28	531 16	601 97	675 52	751 96	831 41	914 03	1,000
29	531 05	601 84	675 39	751 88	831 31	913 97	1,000
30	530 92	601 70	675 25	751 70	831 20	913 91	1,000
31	530 78	601 56	675 10	751 56	831 08	913 83	1,000
32	530 63	601 39	674 94	751 40	830 95	913 75	1,000
33	530 47	601 22	674 76	751 24	830 81	913 67	1,000
34	530 30	601 04	674 57	751 06	830 66	913 57	1,000
35	530 13	600 85	674 37	750 86	830 49	913 46	1,000
36	529 94	600 64	674 15	750 65	830 30	913 34	1,000
37	529 75	600 42	673 92	750 41	830 10	913 20	1,000
38	529 54	600 18	673 66	750 15	829 87	913 05	1,000
39	529 33	599 93	673 38	749 86	829 61	912 88	1,000
40	529 10	599 65	673 06	749 53	829 32	912 69	1,000
41	528 84	599 33	672 70	749 16	828 99	912 48	1,000
42	528 54	598 96	672 28	748 74	828 61	912 23	1,000
43	528 19	598 53	671 81	748 26	828 19	911 97	1,000
44	527 77	598 04	671 26	747 71	827 71	911 65	1,000
45	527 29	597 47	670 63	747 08	827 16	911 30	1,000
46	526 72	596 80	669 91	746 37	826 54	910 91	1,000
47	526 07	596 04	669 09	745 56	825 85	910 46	1,000
48	525 30	595 17	668 16	744 64	825 06	909 95	1,000
49	524 43	594 19	667 11	743 61	824 17	909 39	1,000
50	523 46	593 08	665 94	742 46	823 18	908 76	1,000
51	522 37	591 85	664 63	741 18	822 08	908 05	1,000
52	521 16	590 48	663 17	739 75	820 85	907 27	1,000
53	519 82	588 97	661 56	738 17	819 49	906 39	1,000
54	518 33	587 29	659 78	736 42	817 97	905 42	1,000
55	516 71	585 46	657 82	734 48	816 29	904 34	1,000
56	514 93	583 43	655 66	732 34	814 43	903 13	1,000
57	512 99	581 22	653 29	729 98	812 37	901 80	1,000
58	510 86	578 79	650 66	727 37	810 09	900 32	1,000
59	508 58	576 10	647 76	724 48	807 56	898 68	1,000
60	505 95	573 14	644 54	721 26	804 74	896 85	1,000

Net Premiums and Reserve Values per $1,000.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Net Annual Premiums	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
$23 13	$16 15	$32 86	$50 16	$68 07	$86 62	105 84	125 73	146 38	167 67	189 76	212 64
23 48	16 46	33 49	51 12	69 38	88 29	107 87	128 14	149 13	170 87	193 38	216 69
23 83	16 78	34 14	52 12	70 74	90 01	109 96	130 68	152 02	174 17	197 11	220 86
24 20	17 11	34 82	53 15	72 13	91 78	112 13	133 19	154 99	177 57	200 95	225 15
24 59	17 45	35 52	54 22	73 57	93 61	114 35	135 82	158 05	181 07	204 89	229 56
24 98	17 81	36 24	55 31	75 06	95 49	116 64	138 54	161 21	184 66	208 95	234 09
25 39	18 17	36 97	56 44	76 58	97 42	119 00	141 33	164 44	188 36	213 12	238 75
25 82	18 55	37 74	57 60	78 15	99 42	121 43	144 20	167 77	192 16	217 40	243 53
26 26	18 94	38 52	58 79	79 77	101 47	123 92	147 15	171 19	196 06	221 80	248 43
26 71	19 33	39 33	60 02	81 43	103 57	126 48	150 19	174 70	200 07	226 31	253 46
27 19	19 74	40 17	61 30	83 14	105 74	129 13	153 31	178 32	204 18	230 94	258 61
27 68	20 17	41 03	62 60	84 90	107 98	131 83	156 51	182 02	208 40	235 67	263 88
28 19	20 61	41 91	63 93	86 71	110 26	134 62	159 79	185 81	212 71	240 52	269 28
28 72	21 05	42 81	65 32	88 57	112 62	137 47	163 15	189 69	217 13	245 49	274 81
29 27	21 51	43 75	66 74	90 49	115 03	140 40	166 60	193 68	221 66	250 58	280 46
29 85	22 00	44 72	68 20	92 46	117 52	143 40	170 14	197 77	226 31	255 78	286 24
30 45	22 48	45 71	69 69	94 47	120 05	146 48	173 76	201 95	231 05	261 10	292 11
31 08	22 99	46 72	71 23	96 53	122 66	149 64	177 49	206 23	235 90	266 51	298 09
31 74	23 50	47 77	72 81	98 66	125 34	152 88	181 29	210 60	240 88	272 01	304 15
32 42	24 04	48 84	74 44	100 85	128 10	156 20	185 19	215 06	245 86	277 60	310 28
33 14	24 58	49 95	76 11	103 10	130 92	159 60	189 16	219 60	250 96	283 23	316 44
33 90	25 16	51 10	77 85	105 42	133 82	163 08	193 20	224 21	256 10	288 90	322 63
34 69	25 75	52 29	79 62	107 78	136 77	166 61	197 30	228 85	261 27	294 58	328 82
35 53	26 36	53 50	81 44	110 20	139 78	170 19	201 42	233 50	266 43	300 26	335 00
36 42	26 97	54 74	83 29	112 65	142 81	173 77	205 55	238 15	271 59	305 91	341 13
37 35	27 62	56 00	85 17	115 13	145 86	177 37	209 67	242 78	276 72	311 52	347 21
38 34	28 26	57 28	87 07	117 61	148 90	180 95	213 77	247 38	281 80	317 06	353 20
39 39	28 92	58 58	88 97	120 09	151 93	184 51	217 85	251 94	286 83	322 53	359 11
40 51	29 58	59 87	90 86	122 55	154 94	188 05	221 87	256 44	291 78	327 91	364 90
41 69	30 23	61 15	92 73	124 99	157 93	191 55	225 86	260 88	296 64	333 19	370 57
42 95	30 89	62 42	94 61	127 43	160 90	195 02	229 80	265 26	301 44	338 37	376 11
44 30	31 54	63 71	96 49	129 87	163 87	198 47	233 70	269 59	306 15	343 43	381 50
45 73	32 21	65 01	98 37	132 31	166 82	201 90	237 57	273 85	310 77	348 37	386 74
47 26	32 88	66 31	100 27	134 75	169 76	205 30	241 39	278 04	315 28	353 18	391 81
48 90	33 56	67 61	102 16	137 18	172 69	208 67	245 15	282 14	319 69	357 85	396 71
50 66	34 24	68 93	104 06	139 62	175 61	212 02	248 86	286 17	323 99	362 37	401 39

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF 12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	236 35	260 90	286 33	312 68	339 98	368 26	397 57	427 94	459 42
21	240 84	265 85	291 75	318 58	346 38	375 18	405 02	435 95	468 00
22	245 46	270 93	297 32	324 65	352 97	382 29	412 68	444 16	476 80
23	250 21	276 17	303 05	330 89	359 72	389 59	420 53	452 60	485 83
24	255 10	281 55	308 93	337 29	366 66	397 08	428 59	461 25	495 10
25	260 12	287 07	314 97	343 86	373 77	404 76	436 85	470 12	504 59
26	265 28	292 73	321 16	350 59	381 06	412 62	445 32	479 19	514 30
27	270 56	298 55	327 51	357 49	388 54	420 69	453 99	488 49	524 23
28	275 99	304 50	334 01	364 56	396 19	428 93	462 85	497 97	534 37
29	281 54	310 60	340 67	371 80	404 01	437 36	471 89	507 65	544 70
30	287 23	316 85	347 49	379 19	412 01	445 97	481 12	517 52	555 22
31	293 06	323 24	354 46	386 75	420 16	454 73	490 51	527 54	565 89
32	299 02	329 77	361 57	394 45	428 46	463 64	500 08	537 70	576 71
33	305 11	336 44	368 52	402 30	436 90	472 68	509 69	547 99	587 67
34	311 34	343 24	376 20	410 27	445 46	481 83	519 45	558 39	598 74
35	317 68	350 16	383 70	418 38	454 11	491 07	529 31	568 89	609 92
36	324 13	357 18	391 28	426 48	462 88	500 39	539 24	579 47	621 18
37	330 67	364 27	398 93	434 69	471 61	509 76	549 23	590 10	632 51
38	337 28	371 42	406 63	442 94	480 43	519 17	559 25	600 77	643 89
39	343 94	378 62	414 36	451 23	489 27	528 59	569 28	611 47	655 30
40	350 63	385 84	422 11	459 51	498 11	538 00	579 31	622 16	666 72
41	357 34	393 06	429 85	467 78	506 92	547 39	589 30	632 82	678 13
42	364 03	400 26	437 55	475 99	515 68	556 71	599 24	643 44	689 51
43	370 70	407 41	445 20	484 15	524 36	565 96	609 10	653 97	700 83
44	377 31	414 49	452 76	492 20	532 93	575 09	618 84	664 41	712 08
45	385 84	421 29	460 22	500 15	541 38	584 08	628 45	674 73	723 24
46	390 28	428 37	467 55	507 94	549 66	592 90	637 89	684 90	734 27
47	396 62	435 12	474 73	515 55	557 75	601 53	647 14	694 88	745 16
48	402 81	441 71	481 72	522 96	565 63	609 94	656 16	704 66	755 89
49	408 85	448 12	488 50	530 15	573 27	618 08	664 92	714 19	766 42
50	414 73	454 34	495 08	537 10	580 63	625 94	673 40	723 46	776 73
51	420 43	460 36	501 41	543 77	587 69	633 48	681 55	732 44	786 82
52	425 96	466 15	507 47	550 14	594 42	640 67	689 36	741 09	796 67
53	431 27	471 69	513 25	556 18	600 78	647 47	696 78	749 41	806 28
54	436 36	476 95	518 70	561 84	606 74	653 85	703 79	757 38	815 70
55	441 19	481 92	523 79	567 10	612 25	659 78	710 39	765 04	824 93

Reserve Value Paid-up Life Policy per $1,000.

Present Age.	Net Single Premium or Reserve.	Present Age.	Net Single
20	390 94	60	[illegible]
21	395 68	61	[illegible]
22	340 57	62	[illegible]
23	345 62	63	[illegible]
24	350 82	64	[illegible]
25	356 18	65	[illegible]
26	361 72	66	[illegible]
27	367 43	67	[illegible]
28	373 32	68	[illegible]
29	379 39	69	[illegible]
30	385 64	70	[illegible]
31	392 09	71	[illegible]
32	398 73	72	[illegible]
33	405 58	73	[illegible]
34	412 63	74	[illegible]
35	419 88	75	[illegible]
36	427 36	76	[illegible]
37	435 04	77	[illegible]
38	442 95	78	[illegible]
39	451 07	79	[illegible]
40	459 42	80	[illegible]
41	468 00	81	[illegible]
42	476 80	82	[illegible]
43	485 83	83	[illegible]
44	495 10	84	[illegible]
45	504 59	85	[illegible]
46	514 30	86	[illegible]
47	524 23	87	[illegible]
48	534 37	88	[illegible]
49	544 70	89	[illegible]
50	555 22	90	[illegible]
51	565 89	91	[illegible]
52	576 71	92	[illegible]
53	587 67	93	[illegible]
54	598 74	94	[illegible]
55	609 92	95	[illegible]
56	621 18	96	1,000
57	632 51	..	.....
58	643 89	..	.....
59	655 30	..	.....

Net Premiums and Reserve Values per $1,000.

remiums (First Year Term and 19 Premiums) Life Policy. American Experience 3 Per Cent.

Yr. Term.		19 PREMIUMS LIFE.								
			Reserves at end of							
Net Premium 1 Year Term.	Age.	Net Premium 19 Premiums Life.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
$7 57	21	$24 30	$17 31	$35 23	$53 79	$73 00	$92 91	$113 52	$134 86	$156 97
7 62	22	24 67	17 66	35 93	54 84	74 43	94 71	115 71	137 46	159 99
7 67	23	25 05	17 99	36 61	55 89	75 86	96 53	117 93	140 10	163 05
7 73	24	25 44	18 34	37 34	56 99	77 35	98 42	120 24	142 83	166 23
7 77	25	25 85	18 71	38 08	58 13	78 89	100 37	122 62	145 65	169 50
7 82	26	26 27	19 09	38 84	59 30	80 47	102 38	125 07	148 55	172 86
7 88	27	26 71	19 48	39 64	60 50	82 10	104 45	127 59	151 53	176 32
7 95	28	27 17	19 88	40 45	61 74	83 77	106 57	130 17	154 59	179 87
8 02	29	27 64	20 29	41 28	63 01	85 50	108 75	132 82	157 74	183 51
8 11	30	28 12	20 71	42 15	64 33	87 26	111 00	135 56	160 97	187 26
8 17	31	28 63	21 16	43 04	65 67	89 09	113 31	138 37	164 29	191 10
8 26	32	29 15	21 61	43 95	67 05	90 96	115 68	141 25	167 68	195 02
8 35	33	29 70	22 06	44 88	68 48	92 88	118 11	144 19	171 16	199 04
8 46	34	30 27	22 54	45 85	69 95	94 86	120 61	147 23	174 73	203 17
8 57	35	30 86	23 04	46 85	71 46	96 89	123 17	150 33	178 39	207 40
8 68	36	31 47	23 54	47 87	73 00	98 96	125 78	153 50	182 13	211 72
8 81	37	32 11	24 06	48 91	74 58	101 09	128 47	156 76	185 97	216 14
8 97	38	32 78	24 59	49 98	76 20	103 27	131 23	160 10	189 89	220 66
9 12	39	33 48	25 14	51 09	77 88	105 53	134 07	163 52	193 91	225 26
9 30	40	34 21	25 70	52 22	79 59	107 84	136 97	167 02	197 99	229 93
9 50	41	34 98	26 29	53 40	81 37	110 20	139 94	170 58	202 15	234 67
9 71	42	35 79	26 88	54 61	83 18	112 63	142 96	174 20	206 36	239 44
9 95	43	36 64	27 51	55 84	85 04	115 09	146 03	177 86	210 59	244 22
10 21	44	37 53	28 13	57 10	86 92	117 59	149 13	181 53	214 81	248 99
10 51	45	38 47	28 79	58 39	88 83	120 12	152 24	185 20	219 03	253 74
10 83	46	39 47	29 43	59 69	90 76	122 64	155 33	188 85	223 21	258 45
11 22	47	40 53	30 10	61 00	92 68	125 14	158 40	192 47	227 36	263 11
11 65	48	41 65	30 77	62 30	94 58	127 63	161 45	196 06	231 47	267 71
12 14	49	42 83	31 42	63 58	96 46	130 09	164 46	199 59	235 50	272 21
12 72	50	44 09	32 08	64 86	98 34	132 54	167 45	203 09	239 48	276 64
13 38	51	45 43	32 73	66 14	100 23	134 98	170 42	206 56	243 41	281 02
14 11	52	46 86	33 39	67 43	102 10	137 41	173 36	209 97	247 27	285 28
14 94	53	48 38	34 06	68 71	103 97	139 82	176 27	213 35	251 07	289 47
15 85	54	50 01	34 72	70 00	105 82	142 20	179 15	216 67	254 79	293 54
16 89	55	51 75	35 39	71 28	107 68	144 59	182 01	219 94	258 43	297 50
18 03	56	53 61	36 05	72 57	109 54	146 96	184 83	223 16	261 98	301 35
19 30	57	55 61	36 73	73 87	111 40	149 32	187 61	226 31	265 45	305 07
30 70	58	57 76	37 42	75 17	113 25	151 64	190 35	229 39	268 81	308 62
22 26	59	60 07	38 10	76 47	115 08	153 93	193 04	232 40	272 03	312 00
24 00	60	62 57	38 78	77 76	116 90	156 20	195 67	235 30	275 12	315 18
25 92	61	65 25	39 47	79 04	118 71	158 45	198 23	238 09	278 04	318 13

The reserve at end of one year on a one year term policy is nothing.

Net Premiums and Reserve Values per $1,000.

20-Premiums (First Term Year and 19 Premiums) Life Policy. American Experience 3 Per Cent.

19 PREMIUMS LIFE.

Age.	Reserves at end of 9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	Paid up for life	Attained age of
21	$179 86	$203 57	$228 14	$253 59	$279 94	307 25	335 56	364 88	395 27	426 77	459 42	40	
22	183 31	207 47	232 50	258 42	285 27	313 09	341 91	371 77	402 71	434 78	468 00	41	
23	186 82	211 43	236 93	263 33	290 68	319 02	348 37	378 78	410 29	442 94	476 80	42	
24	190 45	215 53	241 51	268 41	296 28	325 14	355 03	386 00	418 09	451 35	485 83	43	
26	194 18	219 75	246 22	273 63	302 03	331 42	361 87	393 42	426 10	459 97	495 10	44	
26	198 02	224 09	251 05	278 98	307 90	337 85	368 87	401 00	434 29	468 80	504 59	45	
27	201 98	228 54	256 04	284 51	313 98	344 49	376 09	408 83	442 75	477 89	514 30	46	
28	206 03	233 11	261 13	290 14	320 16	351 26	383 45	416 80	451 35	487 14	524 23	47	
29	210 19	237 79	266 35	295 91	326 51	358 19	391 00	424 97	460 15	496 60	534 37	48	
30	214 45	242 59	271 70	301 83	333 01	365 29	398 71	433 31	469 14	506 25	544 70	49	
31	218 83	247 51	277 19	307 89	339 67	372 56	406 60	441 83	478 31	516 09	555 22	50	
32	223 30	252 54	282 79	314 09	346 46	379 96	414 62	450 50	487 63	526 08	565 89	51	
33	227 87	257 69	288 52	320 41	353 40	387 51	422 79	459 30	497 08	536 19	576 71	52	
34	232 57	262 97	294 39	326 89	360 47	395 20	431 11	468 25	506 67	546 45	587 62	53	
35	237 38	268 36	300 38	333 47	367 67	403 01	439 54	477 30	516 37	556 82	598 74	54	
36	242 28	273 86	306 47	340 16	374 96	410 91	448 04	486 43	526 14	567 27	609 92	55	
37	247 30	279 46	312 67	346 96	382 35	418 88	456 62	495 63	536 00	577 81	621 18	56	
38	252 40	285 15	318 95	353 82	389 79	426 91	465 26	504 89	545 91	588 40	632 51	57	
39	257 59	290 94	325 31	360 74	397 29	435 00	473 94	514 20	555 86	599 05	643 89	58	
40	262 85	296 76	331 69	367 68	404 80	443 08	482 62	523 48	565 80	609 68	655 30	59	
41	268 15	302 61	338 09	374 64	412 31	451 17	491 28	522 76	575 72	620 31	666 72	60	
42	273 47	308 48	344 51	381 61	419 83	459 24	499 93	542 02	585 64	630 95	678 13	61	
43	278 80	314 34	350 91	388 53	427 29	467 25	508 51	551 21	595 48	641 51	689 51	62	
44	284 10	320 17	357 25	395 40	434 67	475 17	517 00	560 30	605 22	651 98	700 83	63	
45	289 37	325 95	363 54	402 18	441 97	483 00	525 38	569 27	614 85	662 36	712 06	64	
46	294 59	331 67	369 74	408 88	449 16	490 70	533 63	578 11	624 35	672 62	723 24	65	
47	299 74	337 29	375 83	415 44	456 20	498 24	541 69	586 75	633 66	682 70	734 22	66	
48	304 81	342 82	381 82	421 88	463 10	505 61	549 58	595 22	642 80	692 65	745 16	67	
49	309 76	348 23	387 65	428 14	469 78	512 75	557 22	603 42	651 66	702 32	755 89	68	
50	314 64	353 52	393 35	434 22	476 28	519 68	564 63	611 38	660 30	711 79	766 42	69	
51	319 42	358 68	398 88	440 12	482 56	526 37	571 77	619 08	668 66	721 00	776 73	70	
52	324 07	363 68	404 21	445 79	488 57	532 74	578 57	626 39	676 63	729 86	786 82	71	
53	328 60	368 53	409 37	451 25	494 33	538 84	585 06	633 38	684 30	738 44	796 67	72	
54	332 98	373 20	414 31	456 43	499 77	544 57	591 16	639 96	691 54	746 65	806 28	73	
55	337 22	377 69	419 01	461 33	504 88	549 92	596 83	646 10	698 37	754 52	815 70	74	
56	341 32	381 98	423 46	465 94	509 64	554 88	602 08	651 80	704 80	762 09	824 93	75	
57	345 22	386 03	427 62	470 17	513 97	559 35	606 80	657 00	710 80	769 32	834 01	76	
58	348 92	389 81	431 43	474 00	517 83	563 30	611 02	661 72	716 38	776 24	842 97	77	
59	352 38	393 28	434 87	477 40	521 19	566 76	614 75	666 00	721 58	782 89	851 80	78	
60	355 57	396 42	437 90	480 32	524 08	569 74	618 03	669 86	726 41	789 23	860 49	79	
61	358 47	399 19	440 51	482 80	526 53	572 31	620 91	673 33	730 84	795 24	869 06	80	

dified Preliminary Term: **Life Policy Paid-up in 20 Years.**
Reserve Values American Experience
3 per cent per each $1,000.

RESERVES AT THE END OF									
1 Year	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
$9 29	$26 59	$44 51	$63 05	$82 25	$102 13	$122 73	$144 04	$166 13	$188 99
9 33	26 97	45 24	64 15	83 73	104 00	125 00	146 73	169 24	192 54
9 37	27 37	46 00	65 28	85 25	105 93	127 33	149 48	172 44	196 20
9 40	27 77	46 78	66 45	86 82	107 91	129 73	152 33	175 33	199 96
9 43	28 17	47 57	67 65	88 42	109 93	132 20	155 25	179 10	203 80
9 46	28 59	48 39	68 87	90 07	112 02	134 74	158 25	182 58	207 77
9 48	29 01	49 21	70 12	91 77	114 16	137 34	161 33	186 15	211 85
9 49	29 43	50 06	71 41	93 50	116 36	140 00	164 48	189 81	216 01
9 50	29 86	50 93	72 73	95 28	118 60	142 75	167,72	193 55	220 28
9 50	30 31	51 82	74 08	97 10	120 92	145 56	171 05	197 39	224 65
9 50	30 76	52 73	75 46	98 97	123 29	148 44	174 44	201 33	229 12
9 49	31 19	53 65	76 87	100 88	125 71	151 37	177 90	205 33	233 69
9 47	31 65	54 61	78 32	102 84	128 19	154 38	181 46	209 45	238 38
9 44	32 12	55 57	79 81	104 85	130 73	157 47	185 10	213 65	243 17
9 40	32 59	56 55	81 31	106 89	133 31	160 61	188 82	217 95	248 05
9 35	33 07	57 56	82 85	108 97	135 96	163 83	192 62	222 33	253 03
9 29	33 53	58 56	84 41	111 11	138 67	167 12	196 49	226 82	258 10
9 22	34 01	59 60	86 03	113 29	141 44	170 48	200 45	231 36	263 24
9 13	34 49	60 66	87 66	115 53	144 27	173 92	204 48	235 99	268 45
9 03	34 98	61 75	89 35	117 82	147 16	177 40	208 56	240 65	273 69
8 92	35 47	62 85	91 07	120 15	150 09	180 94	212 69	245 35	278 95
8 79	35 97	63 96	92 81	122 50	153 06	184 50	216 82	250 04	284 18
8 65	36 46	65 09	94 56	124 87	156 04	188 06	220 94	254 71	289 40
8 50	36 96	66 23	96 33	127 26	159 02	191 61	225 05	259 36	294 58
8 32	37 44	67 37	98 11	129 63	161 96	195 12	229 10	263 96	299 69
8 13	37 92	68 50	99 86	131 98	164 89	198 60	233 13	268 49	304 72
7 92	38 39	69 60	101 58	134 29	167 77	202 02	237 08	272 94	309 66
7 70	38 83	70 68	103 25	136 55	170 60	205 39	240 95	277 31	314 49
7 46	39 25	71 73	104 91	138 80	173 39	208 70	244 75	281 57	319 21
7 19	39 65	72 77	106 56	141 02	176 15	211 97	248 49	285 77	323 82
6 91	40 03	73 80	108 18	143 20	178 86	215 17	252 16	289 86	328 31
6 62	40 41	74 81	109 79	145 36	181 54	218 32	255 75	293 84	332 66
6 30	40 77	75 80	111 37	147 49	184 17	221 41	259 24	297 70	336 86
5 97	41 12	76 77	112 93	149 59	186 76	224 44	262 65	301 45	340 90
5 63	41 45	77 75	114 49	151 67	189 30	227 39	265 96	305 06	344 78

Modified Preliminary Term: Life Policy Paid-up in 20 Years. Reserve Values American Experience 3 per cent per each $1,000.

Age at Issue.	RESERVES AT THE END OF									
	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	212 67	237 20	262 60	$288 92	$316 19	$344 43	$373 69	$404 00	$435 43	[illegible]
22	216 69	241 67	267 56	294 38	322 16	350 93	380 74	411 63	443 63	[illegible]
23	220 80	246 27	272 66	299 98	328 29	357 60	387 97	419 42	452 02	[illegible]
24	225 04	251 01	277 90	305 75	334 59	364 46	395 39	427 44	460 66	[illegible]
25	229 38	255 85	283 27	311 65	341 04	371 47	402 99	435 65	469 50	[illegible]
26	233 85	260 84	288 79	317 71	347 66	378 68	410 80	444 08	478 56	[illegible]
27	238 43	265 95	294 43	323 92	354 44	386 05	418 79	452 70	487 83	[illegible]
28	243 12	271 18	300 22	330 27	361 39	393 60	426 95	461 51	497 29	[illegible]
29	247 94	276 54	306 14	336 77	368 49	401 32	435 30	470 49	506 94	[illegible]
30	252 85	282 02	312 20	343 43	375 74	409 20	443 81	479 66	516 77	[illegible]
31	257 88	287 63	318 41	350 23	383 16	417 24	452 49	488 99	526 76	[illegible]
32	263 02	293 36	324 72	357 15	390 70	425 40	461 30	498 43	536 88	[illegible]
33	268 29	299 22	331 18	364 22	398 39	433 72	470 25	508 03	547 14	[illegible]
34	273 67	305 19	337 75	371 41	406 18	442 13	479 28	517 72	557 50	[illegible]
35	279 15	311 26	344 43	378 69	414 08	450 63	488 41	527 50	567 97	[illegible]
36	284 72	317 43	351 20	386 06	422 03	459 20	497 60	537 35	578 50	[illegible]
37	290 38	323 69	358 05	393 49	430 05	467 82	506 87	547 25	589 09	[illegible]
38	296 12	330 00	364 92	400 95	438 12	476 48	516 14	557 18	599 71	[illegible]
39	301 89	336 35	371 84	408 43	446 18	485 15	525 42	567 12	610 37	[illegible]
40	307 69	342 70	378 75	415 91	454 22	493 78	534 69	577 03	620 99	[illegible]
41	313 50	349 06	385 66	423 38	462 26	502 41	543 92	586 94	631 60	[illegible]
42	319 28	355 38	392 53	430 78	470 22	510 94	553 07	596 75	642 16	[illegible]
43	325 04	361 67	399 33	438 12	478 11	519 41	562 15	606 49	652 63	[illegible]
44	330 73	367 87	406 06	445 36	485 90	527 76	571 10	616 11	663 00	[illegible]
45	336 35	373 99	412 67	452 50	493 54	535 96	579 90	625 58	673 26	[illegible]
46	341 87	379 99	419 16	459 47	501 02	543 99	588 53	634 88	683 34	[illegible]
47	347 29	385 87	425 51	466 28	508 33	551 81	596 94	643 98	693 25	[illegible]
48	352 57	391 60	431 67	472 90	515 41	559 41	605 13	652 84	702 94	[illegible]
49	357 72	397 16	437 64	479 28	522 25	566 75	613 03	661 43	712 37	[illegible]
50	362 73	402 56	443 42	485 46	528 85	573 82	620 66	669 75	721 55	[illegible]
51	367 58	407 77	448 98	491 38	535 16	580 58	627 95	677 72	730 44	[illegible]
52	372 26	412 78	454 31	497 03	541 16	586 99	634 88	685 34	738 99	[illegible]
53	376 77	417 56	459 36	502 35	546 79	593 01	641 40	692 55	747 19	[illegible]
54	381 08	422 10	464 12	507 34	552 06	598 61	647 49	699 35	755 04	[illegible]
55	385 16	426 37	468 56	511 95	566 88	603 74	653 10	705 72	762 57	[illegible]

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Net Annual Premiums.	RESERVE AT THE END OF									
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
$40.77	$34.46	$70.18	$107.22	$145.53	$185.47	$226.79	$269.65	$314.11	$360.24	$408.10
40.81	34.45	70.17	107.20	145.61	185.44	226.76	269.61	314.06	360.18	408.03
40.86	34.45	70.16	107.19	145.60	185.42	226.73	269.57	314.02	360.12	407.97
40.90	34.44	70.16	107.19	145.59	185.41	226.71	269.54	313.98	360.08	407.91
40.95	34.45	70.16	107.19	145.58	185.40	226.69	269.51	313.94	360.03	407.85
41.01	34.45	70.16	107.19	145.58	185.39	226.67	269.49	313.91	359.98	407.79
41.07	34.45	70.16	107.19	145.57	185.38	226.65	269.47	313.87	359.93	407.73
41.13	34.45	70.17	107.19	145.57	185.38	226.65	269.45	313.84	359.89	407.67
41.21	34.46	70.18	107.20	145.59	185.38	226.64	269.43	313.82	359.86	407.62
41.29	34.46	70.19	107.21	145.60	185.39	226.64	269.43	313.80	359.82	407.56
41.37	34.47	70.21	107.24	145.62	185.41	226.66	269.43	313.79	359.79	407.51
41.47	34.49	70.23	107.27	145.65	185.44	226.68	269.45	313.78	359.77	407.47
41.57	34.51	70.26	107.30	145.69	185.48	226.72	269.47	313.79	359.75	407.44
41.69	34.52	70.29	107.35	145.75	185.54	226.77	269.51	313.81	359.76	407.41
41.82	34.55	70.34	107.41	145.83	185.61	226.84	269.57	313.86	359.79	407.42
41.97	34.59	70.40	107.50	145.91	185.71	226.93	269.66	313.94	359.85	407.45
42.13	34.62	70.47	107.58	146.02	185.82	227.05	269.77	314.04	359.93	407.51
42.31	34.67	70.55	107.70	146.15	185.97	227.21	269.93	314.19	360.05	407.59
42.52	34.72	70.65	107.82	146.31	186.15	227.41	270.13	314.37	360.20	407.70
42.75	34.78	70.76	107.99	146.52	186.39	227.66	270.38	314.60	360.40	407.84
43.01	34.85	70.90	108.19	146.77	186.67	227.95	270.67	314.87	360.62	407.98
43.31	34.95	71.08	108.44	147.06	187.01	228.30	271.01	315.18	360.86	408.14
43.64	35.05	71.28	108.72	147.41	187.38	228.69	271.38	315.50	361.11	408.28
44.01	35.18	71.51	109.04	147.79	187.80	229.12	271.78	315.89	361.35	408.41
44.43	35.31	71.77	109.38	148.20	188.25	229.58	272.18	316.16	361.58	408.53
44.90	35.48	72.05	109.78	148.66	188.73	230.02	272.59	316.50	361.81	408.62
45.42	35.64	72.36	110.19	149.13	189.21	230.49	273.00	316.82	362.00	408.68
46.01	35.82	72.69	110.61	149.61	189.71	230.96	273.41	317.13	362.20	408.70
46.68	36.02	73.02	111.04	150.09	190.21	231.44	273.82	317.44	362.36	408.69
47.42	36.21	73.36	111.48	150.59	190.73	231.92	274.24	317.74	362.51	408.66
48.24	36.41	73.71	111.94	151.12	191.27	232.44	274.68	318.05	362.66	408.61
49.15	36.62	74.10	112.45	151.69	191.87	233.00	275.15	318.40	362.83	408.55
50.17	36.85	74.52	113.00	152.32	192.50	233.60	275.67	318.77	363.01	408.49
51.30	37.11	74.96	113.59	152.99	193.20	234.27	276.24	319.19	363.21	408.43
52.55	37.38	75.45	114.22	153.71	193.96	234.99	276.86	319.64	363.43	408.37
53.93	37.68	75.98	114.92	154.52	194.80	235.79	277.54	320.14	363.69	408.32

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	RESERVE AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	[illegible]
20	$457.76	$509.31	$562.82	$618.37	$676.06	$735.97	$798.21	$862.89	$930.10	$1,[illegible]
21	457.69	509.24	562.73	618.28	675.97	735.88	798.13	862.82	930.06	1,[illegible]
22	457.62	509.15	562.64	618.19	675.87	735.78	798.04	862.74	930.02	1,[illegible]
23	457.55	509.07	562.56	618.09	675.77	735.68	797.95	862.67	929.97	1,[illegible]
24	457.48	508.99	562.46	617.99	675.66	735.58	797.84	862.58	929.92	1,[illegible]
25	457.41	508.90	562.37	617.88	675.54	735.46	797.73	862.49	929.87	1,[illegible]
26	457.33	508.81	562.26	617.76	675.42	735.33	797.61	862.40	929.81	1,[illegible]
27	457.26	508.72	562.15	617.64	675.29	735.20	797.49	862.29	929.74	1,[illegible]
28	457.18	508.63	562.04	617.51	675.15	735.06	797.35	862.18	929.67	1,[illegible]
29	457.11	508.53	561.92	617.38	675.00	734.91	797.21	862.05	929.59	1,[illegible]
30	457.03	508.43	561.80	617.24	674.85	734.75	797.05	861.92	929.51	1,[illegible]
31	456.97	508.34	561.69	617.11	674.70	734.52	796.89	861.77	929.41	1,[illegible]
32	456.91	508.26	561.58	616.97	674.58	734.40	796.71	861.61	929.30	1,[illegible]
33	456.86	508.18	561.47	616.83	674.36	734.21	796.50	861.43	929.19	1,[illegible]
34	456.84	508.13	561.38	616.69	674.19	734.01	796.29	861.23	929.06	1,[illegible]
35	456.84	508.08	561.28	616.55	674.00	733.77	796.05	861.01	928.91	1,[illegible]
36	456.85	508.04	561.19	616.39	673.78	733.52	795.77	860.77	928.74	1,[illegible]
37	456.88	508.02	561.09	616.22	673.54	733.23	795.47	860.49	928.56	1,[illegible]
38	456.93	507.99	560.98	616.02	673.27	732.90	795.12	860.18	928.35	1,[illegible]
39	456.99	507.96	560.85	615.79	672.96	732.53	794.73	859.82	928.12	1,[illegible]
40	457.05	507.91	560.69	615.53	672.61	732.12	794.29	859.43	927.86	1,[illegible]
41	457.09	507.84	560.50	615.23	672.21	731.64	793.80	858.98	927.57	1,[illegible]
42	457.12	507.74	560.27	614.87	671.74	731.10	793.23	858.48	927.24	1,[illegible]
43	457.13	507.61	559.99	614.45	671.20	730.48	792.60	857.91	926.86	1,[illegible]
44	457.10	507.42	559.65	613.96	670.58	729.78	791.88	857.27	926.45	1,[illegible]
45	457.04	507.19	559.24	613.40	669.88	728.99	791.06	856.55	925.98	1,[illegible]
46	456.92	506.90	558.77	612.74	669.08	728.09	790.15	855.74	925.45	1,[illegible]
47	456.77	506.55	558.22	612.00	668.17	727.07	789.12	854.84	924.86	1,[illegible]
48	456.56	506.13	557.58	611.15	667.15	725.93	787.97	853.82	924.20	1,[illegible]
49	456.31	505.64	556.85	610.20	666.01	724.67	786.69	852.69	923.46	1,[illegible]
50	456.03	505.10	556.05	609.15	664.75	723.27	785.27	851.43	922.64	1,[illegible]
51	455.71	504.51	555.17	608.00	663.36	721.72	783.70	850.04	921.72	1,[illegible]
52	455.37	503.87	554.22	606.74	661.83	720.02	781.96	848.49	920.70	1,[illegible]
53	455.02	503.18	553.18	605.36	660.17	718.15	780.04	846.78	919.58	1,[illegible]
54	454.64	502.43	552.05	603.86	658.33	716.08	777.92	844.88	918.33	1,[illegible]
55	454.23	501.62	550.81	602.19	656.29	713.78	775.56	842.78	916.95	1,[illegible]

PER $1,000.

nty Years (First Year Term and 19 Years) Endowment Policy. American Experience 3 Per Cent.

Yr. Term	19 Year Endowment.			Reserves at end of							
Net Premium 1 Year Term	Age.	Net Premium 19 Year Endowment.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
$ 7 57	21	$43 26	$37 00	$75 36	115 14	156 40	199 20	243 59	289 64	337 40
7 62	22	43 31	36 99	75 35	115 13	156 38	199 17	243 55	289 59	337 35
7 67	23	43 35	36 99	75 34	115 12	156 36	199 14	243 51	289 54	337 30
7 73	24	43 40	36 99	75 33	115 11	156 34	199 12	243 48	289 50	337 25
7 77	25	43 45	36 99	75 33	115 10	156 33	199 10	243 45	289 46	337 20
7 82	26	43 51	36 99	75 33	115 09	156 32	199 08	243 42	289 42	337 15
7 88	27	43 57	36 99	75 33	115 09	156 31	199 06	243 40	289 38	337 10
7 95	28	43 64	36 99	75 33	115 09	156 31	199 05	243 38	289 35	337 05
8 02	29	43 72	36 99	75 33	115 09	156 31	199 04	243 36	289 32	337 01
8 11	30	43 80	37 00	75 34	115 10	156 31	199 04	243 35	289 30	336 97
8 17	31	43 89	37 01	75 35	115 11	156 32	199 05	243 35	289 28	336 93
8 26	32	43 99	37 02	75 37	115 13	156 34	199 06	243 35	289 27	336 90
8 35	33	44 10	37 03	75 40	115 16	156 37	199 08	243 36	289 27	336 88
8 46	34	44 22	37 05	75 43	115 20	156 41	199 11	243 38	289 28	336 87
8 57	35	44 36	37 07	75 47	115 25	156 46	199 16	243 42	289 31	336 87
8 68	36	44 51	37 10	75 52	115 31	156 53	199 23	243 48	289 36	336 90
8 81	37	44 69	37 14	75 58	115 39	156 62	199 33	243 57	289 44	336 96
8 97	38	44 88	37 18	75 65	115 49	156 73	199 46	243 70	289 56	337 05
9 12	39	45 10	37 23	75 74	115 61	156 88	199 62	243 87	289 72	337 18
9 30	40	45 34	37 29	75 85	115 76	157 07	199 82	244 08	289 91	337 34
9 50	41	45 62	37 36	75 98	115 94	157 30	200 08	244 33	290 13	337 52
9 71	42	45 93	37 45	76 14	116 16	157 57	200 36	244 61	290 37	337 71
9 95	43	46 28	37 55	76 33	116 42	157 87	200 67	244 91	290 62	337 89
10 21	44	46 68	37 66	76 54	116 69	158 19	201 01	245 22	290 88	338 05
10 51	45	47 12	37 78	76 77	116 98	158 53	201 36	245 53	291 13	338 19
10 83	46	47 62	37 92	77 02	117 29	158 88	201 71	245 83	291 36	338 31
11 22	47	48 18	38 07	77 29	117 62	159 24	202 06	246 13	291 57	338 41
11 65	48	48 81	38 23	77 56	117 96	159 60	202 40	246 42	291 76	338 48
12 14	49	49 51	38 39	77 83	118 30	159 96	202 73	246 70	291 94	338 52
12 72	50	50 29	38 55	78 11	118 66	160 34	203 07	246 99	292 11	338 55
13 38	51	51 16	38 72	78 41	119 03	160 74	203 44	247 29	292 29	338 58
14 11	52	52 18	38 90	78 73	119 44	161 17	203 85	247 61	292 49	338 60
14 94	53	53 20	39 10	79 08	119 87	161 63	204 28	247 96	292 71	338 63
15 85	54	54 40	39 31	79 45	120 34	162 12	204 76	248 34	292 95	338 67
16 89	55	55 72	39 54	79 85	120 86	162 66	205 29	248 77	293 22	338 72
18 03	56	57 18	39 80	80 29	121 43	163 26	205 87	249 25	293 53	338 79
19 30	57	58 80	40 08	80 77	122 05	163 92	206 50	249 78	293 87	338 87
20 70	58	60 58	40 38	81 29	122 71	164 64	207 18	250 35	294 24	338 94
22 26	59	62 55	40 71	81 85	123 42	165 41	207 92	250 96	294 62	338 99
24 00	60	64 71	41 06	82 45	124 18	166 24	208 71	251 59	294 99	339 00
25 92	61	67 10	41 43	83 09	124 99	167 13	209 54	252 24	295 35	338 94

The reserve at end of one year on a one year term policy is nothing.

PER $1,000.

Twenty Years (First Year Term and 19 Years) Endowment Pol
American Experience 3 per cent.

19 Year Endowment.

Age at Issue.	Reserves at End of 9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years. Attained Age of Insured.
21	$386 97	$438 41	$491 80	$547 21	$604 75	$664 49	$726 54	$791 00	857 98	927 60	$1,000
22	386 90	438 34	491 73	547 13	604 66	664 40	726 45	790 92	857 92	927 56	1,000
23	386 84	438 27	491 65	547 04	604 57	664 30	726 36	790 83	857 85	927 52	1,000
24	386 78	438 20	491 57	546 95	604 47	664 20	726 26	790 73	857 77	927 48	1,000
25	386 72	438 13	491 48	546 85	604 36	664 09	726 15	790 62	857 68	927 43	1,000
26	386 66	438 05	491 39	546 75	604 25	663 97	726 03	790 51	857 58	927 38	1,000
27	386 60	437 97	491 29	546 64	604 13	663 84	725 90	790 39	857 48	927 32	1,000
28	386 54	437 89	491 19	546 53	604 00	663 70	725 76	790 26	857 37	927 35	1,000
29	386 48	437 81	491 08	546 41	603 87	663 56	725 61	790 13	857 26	927 18	1,000
30	386 42	437 73	490 98	546 29	603 73	663 41	725 45	789 99	857 14	927 10	1,000
31	386 36	437 65	490 88	546 16	603 59	663 25	725 28	789 83	857 00	927 01	1,000
32	386 30	437 57	490 78	546 03	603 44	663 08	725 10	789 65	856 85	926 91	1,000
33	386 26	437 50	490 69	545 91	603 29	662 91	724 91	789 46	856 68	926 79	1,000
34	386 23	437 45	490 60	545 79	603 14	662 73	724 71	789 25	856 49	926 66	1,000
35	386 21	437 42	490 52	545 67	602 98	662 54	724 49	789 01	856 28	926 52	1,000
36	386 21	437 40	490 45	545 56	602 82	662 33	724 25	788 74	856 05	926 37	1,000
37	386 24	437 40	490 39	545 46	602 65	662 09	723 98	788 44	855 79	926 20	1,000
38	386 30	437 40	490 34	545 34	602 46	661 82	723 67	788 11	855 49	926 00	1,000
39	386 39	437 41	490 30	545 19	602 22	661 52	723 32	787 74	855 15	925 78	1,000
40	386 49	437 43	490 24	545 02	601 95	661 18	722 92	787 33	854 77	925 54	1,000
41	386 60	437 44	490 15	544 82	601 65	660 79	722 47	786 87	854 35	925 27	1,000
42	386 70	437 44	490 03	544 58	601 30	660 34	721 95	786 34	853 88	924 96	1,000
43	386 78	437 41	489 87	544 29	600 88	659 82	721 35	785 74	853 34	924 61	1,000
44	386 84	437 35	489 66	543 94	600 40	659 22	720 67	785 06	852 73	924 21	1,000
45	386 87	437 25	489 40	543 53	599 84	658 53	719 90	784 28	852 04	923 76	1,000
46	386 86	437 08	489 08	543 04	599 19	657 74	719 01	783 40	851 26	923 26	1,000
47	386 82	436 85	488 69	542 47	598 45	656 86	718 01	782 42	850 39	922 70	1,000
48	386 74	436 58	488 23	541 81	597 60	655 86	716 90	781 32	849 42	922 08	1,000
49	386 62	436 26	487 70	541 06	596 64	654 78	715 67	780 08	848 34	921 38	1,000
50	386 46	435 89	487 10	540 22	595 57	653 47	714 31	778 70	847 14	920 60	1,000
51	386 28	435 48	486 44	539 29	594 40	652 09	712 81	777 18	845 81	919 74	1,000
52	386 08	435 03	485 71	538 27	593 12	650 58	711 15	775 50	844 33	918 77	1,000
53	385 86	434 54	484 92	537 16	591 71	648 92	709 31	773 65	842 69	917 70	1,000
54	385 63	434 01	484 06	535 94	590 17	647 10	707 27	771 60	840 87	916 51	1,000
55	385 40	433 44	483 14	534 68	588 49	645 10	705 03	769 34	838 87	915 19	1,000
56	385 18	432 83	482 13	533 25	586 64	642 88	702 56	766 82	836 66	913 72	1,000
57	384 92	432 17	481 01	531 65	584 57	640 39	699 80	764 01	834 19	912 03	1,000
58	384 62	431 43	479 75	529 85	582 25	637 60	696 72	760 90	831 46	910 29	1,000
59	384 24	430 58	478 32	527 82	579 65	634 50	693 34	757 51	828 46	908 34	1,000
60	383 78	429 57	476 68	525 53	576 74	631 12	689 68	753 83	825 19	906 18	1,000
61	383 21	428 38	474 81	522 97	573 59	627 49	685 76	749 85	821 65	903 78	1,000

PER $1,000.

FIVE YEAR TERM POLICY.

American 3 Per Cent.					Age at Issue.	American 3½ Per Cent.				
Net Annual Premiums.	Reserve at the end of					Net Annual Premiums.	Reserve at the end of			
	1 Year.	2 Years.	3 Years.	4 Years.			1 Year.	2 Years.	3 Years.	4 Years.
$7 67	$0 10	$0 15	$0 15	$0 10	20	$7 64	$0 10	$0 15	$0 15	$0 11
7 72	10	15	15	10	21	7 69	10	15	16	11
7 78	10	16	17	12	22	7 74	10	15	17	12
7 83	11	17	18	13	23	7 79	11	17	18	12
7 89	12	19	19	13	24	7 85	11	18	19	13
7 96	13	20	21	14	25	7 92	13	20	21	14
8 03	14	21	22	15	26	7 99	13	21	23	16
8 10	15	23	24	16	27	8 06	15	23	24	16
8 18	16	25	25	18	28	8 14	16	25	25	18
8 27	17	26	28	20	29	8 23	17	27	27	19
8 36	19	29	31	21	30	8 32	18	29	30	21
8 46	21	32	33	22	31	8 42	20	32	33	22
8 57	22	34	36	25	32	8 53	22	34	35	25
8 69	24	37	39	27	33	8 65	23	36	39	27
8 83	26	42	44	31	34	8 78	26	42	43	31
8 97	30	46	49	33	35	8 93	29	46	49	34
9 13	32	51	53	38	36	9 09	32	51	53	38
9 31	36	56	59	41	37	9 27	36	55	59	41
9 51	39	61	64	45	38	9 46	38	61	64	45
9 72	43	67	70	49	39	9 67	43	66	70	49
9 96	47	74	78	55	40	9 91	47	74	78	55
10 22	53	83	88	61	41	10 17	53	83	88	61
10 52	59	94	99	70	42	10 47	59	94	99	70
10 86	67	1 06	1 13	79	43	10 80	67	1 06	1 12	79
11 24	76	1 21	1 28	90	44	11 18	75	1 20	1 27	90
11 68	88	1 38	1 47	1 05	45	11 62	87	1 38	1 46	1 05
12 18	1 00	1 59	1 69	1 20	46	12 12	1 00	1 58	1 69	1 19
12 75	1 15	1 83	1 94	1 37	47	12 68	1 14	1 82	1 93	1 37
13 40	1 31	2 07	2 19	1 54	48	13 33	1 30	2 06	2 19	1 54
14 14	1 47	2 33	2 45	1 72	49	14 06	1 47	2 32	2 45	1 72
14 96	1 65	2 60	2 74	1 93	50	14 88	1 64	2 59	2 73	1 93
15 88	1 84	2 91	3 06	2 15	51	15 79	1 83	2 89	3 05	2 15
16 90	2 05	3 24	3 42	2 40	52	16 81	2 04	3 23	3 40	2 41
18 04	2 29	3 61	3 80	2 67	53	17 94	2 28	3 60	3 80	2 67
19 31	2 54	4 01	4 21	2 96	54	19 20	2 53	3 99	4 21	2 95
20 71	2 82	4 44	4 67	3 29	55	20 60	2 80	4 42	4 66	3 29
22 27	3 11	4 91	5 18	3 64	56	22 15	3 10	4 90	5 17	3 64
23 99	3 45	5 45	5 75	4 05	57	23 86	3 43	5 43	5 73	4 05
25 90	3 83	6 04	6 37	4 49	58	25 75	3 81	6 02	6 36	4 48
28 00	4 22	6 68	7 04	4 95	59	27 84	4 20	6 65	7 02	4 95
30 32	4 66	7 37	7 77	5 48	60	30 15	4 63	7 34	7 75	5 48

NOTE. At end of 5 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES PER $1,000.

TEN-YEAR TERM POLICY.

Age at Issue.	AMERICAN 3 PER CENT.								
	Net Annual Premiums.	RESERVE VALUES AT END OF							
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	$7 80	$0 23	$0 42	$0 57	$0 67	$0 72	$0 71	$0 65	$0 51
21	7 86	24	44	60	71	77	77	70	55
22	7 92	26	47	64	76	82	82	74	59
23	7 99	27	50	69	81	88	87	79	62
24	8 06	29	55	74	88	95	94	85	68
25	8 14	32	59	80	95	1 03	1 02	93	74
26	8 22	34	63	86	1 02	1 10	1 11	1 01	80
27	8 31	37	68	93	1 10	1 20	1 20	1 09	86
28	8 41	40	74	1 01	1 20	1 30	1 30	1 18	94
29	8 52	43	80	1 10	1 31	1 42	1 42	1 30	1 03
30	8 64	47	88	1 20	1 43	1 55	1 56	1 43	1 14
31	8 77	52	97	1 32	1 57	1 71	1 72	1 58	1 26
32	8 91	57	1 05	1 44	1 72	1 88	1 89	1 73	1 38
33	9 06	62	1 15	1 59	1 90	2 07	2 08	1 90	1 51
34	9 23	68	1 27	1 75	2 09	2 27	2 28	2 09	1 66
35	9 42	76	1 41	1 94	2 31	2 51	2 52	2 31	1 85
36	9 63	83	1 55	2 13	2 54	2 77	2 79	2 56	2 05
37	9 86	93	1 72	2 36	2 81	3 07	3 10	2 86	2 29
38	10 12	1 02	1 90	2 61	3 13	3 43	3 47	3 20	2 58
39	10 41	1 14	2 12	2 92	3 51	3 86	3 90	3 61	2 91
40	10 73	1 27	2 38	3 29	3 97	4 36	4 43	4 11	3 32
41	11 10	1 44	2 70	3 73	4 50	4 96	5 04	4 69	3 80
42	11 52	1 63	3 06	4 24	5 13	5 65	5 76	5 36	4 34
43	12 00	1 86	3 48	4 84	5 85	6 46	6 58	6 11	4 94
44	12 54	2 11	3 96	5 50	6 65	7 35	7 47	6 92	5 58
45	13 14	2 40	4 50	6 25	7 56	8 32	8 45	7 81	6 29
46	13 83	2 71	5 10	7 07	8 53	9 38	9 50	8 78	7 06
47	14 60	3 07	5 76	7 97	9 60	10 53	10 66	9 84	7 92
48	15 46	3 46	6 47	8 93	10 73	11 77	11 91	10 99	8 84
49	16 43	3 86	7 21	9 95	11 96	13 12	13 27	12 24	9 84
50	17 50	4 30	8 03	11 07	13 31	14 59	14 76	13 61	10 94
51	18 69	4 78	8 92	12 30	14 78	16 20	16 38	15 11	12 15
52	20 01	5 30	9 90	13 64	16 39	17 97	18 17	16 77	13 49
53	21 47	5 88	10 96	15 11	18 15	19 90	20 14	18 59	14 97
54	23 08	6 49	12 12	16 70	20 07	22 02	22 29	20 59	16 58
55	24 86	7 17	13 38	18 45	22 18	24 34	24 65	22 77	18 35
56	26 83	7 91	14 76	20 36	24 50	26 89	27 24	25 18	20 32
57	28 99	8 71	16 27	22 46	27 02	29 67	30 07	27 84	22 49
58	31 37	9 60	17 92	24 74	29 78	32 72	33 20	30 77	24 88
59	33 99	10 55	19 72	27 23	32 79	36 07	36 64	33 99	27 52
60	36 87	11 59	21 66	29 93	36 08	39 73	40 38	37 50	30 40

NOTE.—At the end of 10 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES PER $1,000.

FIFTEEN-YEAR TERM POLICY.

AMERICAN 3 PER CENT.

Premiums.	RESERVES AT END OF													
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.
95	$0 39	$0 75	$1 06	$1 34	$1 57	$1 76	$1 89	$1 96	$1 97	$1 89	$1 73	$1 47	$1 11	$0 63
02	41	.79	1 13	1 43	1 68	1 88	2 03	2 10	2 10	2 02	1 85	1 58	1 19	66
10	44	.84	1 21	1 54	1 81	2 03	2 19	2 27	2 27	2 19	2 01	1 71	1 29	73
18	47	.91	1 31	1 66	1 95	2 19	2 36	2 45	2 46	2 37	2 17	1 85	1 40	78
27	51	.99	1 41	1 79	2 12	2 37	2 55	2 66	2 67	2 57	2 36	2 02	1 52	86
37	56	1 07	1.53	1 94	2.29	2 57	2 78	2 90	2 91	2 80	2 58	2 20	1 67	93
47	60	1 16	1.66	2 11	2.50	2 81	3 04	3 16	3 18	3 08	2 84	2 44	1 84	1 05
58	65	1 26	1.81	2 30	2.72	3 07	3 31	3 45	3 49	3 37	3 11	2 67	2 02	1 14
71	71	1 37	1.97	2 51	2.98	3 35	3 62	3 78	3 81	3 70	3 40	2 92	2 20	1 24
85	77	1 49	2.15	2 75	3.25	3 66	3 97	4 15	4 18	4 05	3 73	3 19	2 41	1 36
00	85	1 64	2.37	3 01	3 57	4 03	4 36	4 57	4 61	4 46	4 11	3 52	2 67	1 51
16	93	1 80	2.60	3 31	3 93	4 44	4 81	5 03	5 08	4 92	4 54	3 90	2 97	1 68
34	1 02	1.98	2.86	3 65	4 33	4 90	5 31	5 56	5 61	5 45	5 04	4 34	3 30	1 88
55	1 12	2 18	3.16	4 03	4 80	5 42	5 88	6 16	6 23	6 06	5 61	4 84	3 69	2 10
77	1 25	2 42	3.50	4 48	5 32	6 02	6 53	6 86	6 95	6 77	6 28	5 43	4 15	2 36
03	1 39	2 70	3.91	4 99	5 94	6 71	7 31	7 68	7 80	7 62	7 09	6 14	4 70	2 69
31	1 55	3.01	4.35	5 57	6 63	7 52	8 20	8 64	8 78	8 60	8 01	6 96	5 35	3 06
63	1 73	3 36	4.88	6 24	7 45	8 46	9 25	9 76	9 95	9 75	9 11	7 92	6 09	3 49
00	1 93	3 77	5.46	7 02	8 38	9 54	10 44	11 04	11 26	11 06	10 33	8 98	6 89	3 94
40	2 18	4 23	6.16	7 91	9 48	10 79	11 83	12 51	12 78	12 55	11 72	10 17	7 80	4 45
86	2 44	4 77	6 95	8 95	10 71	12 22	13 40	14 18	14 49	14 22	13 26	11 50	8 81	5 03
37	2 76	5 39	7 86	10 11	12 13	13 83	15 17	16 06	16 39	16 06	14 96	12 96	9 92	5 66
95	3 11	6 09	8 87	11 43	13 71	15 64	17 15	18 13	18 48	18 09	16 83	14 58	11 14	6 36
59	3 52	6 87	10.02	12 90	15 47	17 65	19 32	20 40	20 77	20 32	18 90	16 35	12 50	7 13
31	3 95	7 74	11 28	14 53	17 41	19 83	21 68	22 87	23 26	22 74	21 13	18 28	13 96	7 95
12	4 46	8 70	12 68	16 33	19 54	22 22	24 27	25 57	26 00	25 40	23 60	20 40	15 58	8 89
02	4 99	9 76	14 21	18 27	21 83	24 80	27 07	28 51	28 97	28 29	26 28	22 71	17 35	9 89
02	5 59	10 92	15 87	20 38	24 33	27 62	30 14	31 73	32 23	31 47	29 23	25 28	19 32	11 03
18	6 24	12 15	17 65	22 64	27 02	30 67	33 45	35 21	35 76	34 91	32 44	28 06	21 45	12 24
86	6 93	13 48	19 57	25 09	29 94	33 98	37 05	39 00	39 62	38 70	35 97	31 13	23 81	13 60
72	7 67	14 91	21 65	27 76	33 11	37 57	40 97	43 13	43 83	42 83	39 83	34 48	26 39	15 09
22	8 47	16 47	23 91	30 65	36 56	41 49	45 25	47 65	48 44	47 35	44 0[illegible]	38 15	29 23	16 74
87	9 34	18 17	26 36	33 79	40 31	45 74	49 91	52 57	53 47	52 29	48 67	42 21	32 38	18 55
68	10 29	20 00	29 02	37 20	44 38	50 39	54 99	57 95	58 97	57 70	53 77	46 68	35 85	20 57
67	11 31	21 99	31 90	40 90	48 82	55 44	60 53	63 81	64 97	63 65	59 38	51 61	39 69	22 82
85	12 41	24 13	35 01	44 91	53 61	60 90	66 52	70 17	71 51	70 12	65 48	56 97	43 88	25 26
24	13 59	26 43	38 38	49 23	58 79	66 81	73 01	77 08	78 63	77 16	72 13	62 85	48 46	27 94
84	14 87	28 92	41 99	53 88	64 36	73 18	80 03	84 56	86 31	84 79	79 35	69 21	53 44	30 85
67	16 23	31 57	45 85	58 84	70 30	79 98	87 53	92 53	94 53	92 94	87 05	76 01	58 73	32 92
73	17 66	34 37	49 91	64 06	76 59	87 18	95 44	100 96	103 20	101 53	95 16	83 12	64 25	37 13
.03	19.17	37.29	54.16	69.55	83.19	94 70	103 72	109 76	112 24	110 47	103 56	90 47	69 96	40 48

NOTE.—At end of 15 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES PER $1,000.

TWENTY YEAR TERM POLICY.

AMERICAN 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVE VALUES AT END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
20	$8 14	$0 59	$1 14	$1 67	$2 16	$2 62	$3 05	$3 42	$3 74	$4 [illegible]
21	8 23	62	1 22	1 79	2 32	2 83	3 28	3 69	4 05	4 [illegible]
22	8 32	67	1 31	1 93	2 52	3 06	3 55	4 00	4 38	4 [illegible]
23	8 42	72	1 42	2 09	2 73	3 32	3 86	4 34	4 76	5 [illegible]
24	8 54	79	1 55	2 27	2 96	3 61	4 20	4 73	5 19	5 [illegible]
25	8 66	86	1 69	2 48	3 23	3 93	4 58	5 16	5 68	6 [illegible]
26	8 79	93	1 83	2 70	3 52	4 29	5 00	5 64	6 20	6 [illegible]
27	8 94	1 02	2 01	2 95	3 85	4 70	5 49	6 20	6 82	7 [illegible]
28	9 10	1 12	2 20	3 24	4 23	5 17	6 03	6 82	7 51	8 [illegible]
29	9 28	1 22	2 41	3 56	4 66	5 69	6 65	7 53	8 30	8 [illegible]
30	9 48	1 35	2 67	3 94	5 15	6 30	7 37	8 34	9 21	9 [illegible]
31	9 71	1 50	2 96	4 37	5 71	7 00	8 19	9 29	10 25	11 [illegible]
32	9 96	1 66	3 28	4 85	6 36	7 79	9 13	10 35	11 44	12 [illegible]
33	10 24	1 84	3 65	5 40	7 09	8 69	10 19	11 56	12 79	13 [illegible]
34	10 55	2 06	4 08	6 04	7 93	9 72	11 41	12 95	14 35	15 [illegible]
35	10 91	2 31	4 56	6 76	8 88	10 90	12 79	14 54	16 13	17 [illegible]
36	11 30	2 58	5 11	7 56	9 94	12 21	14 35	16 34	18 14	19 [illegible]
37	11 74	2 89	5 72	8 48	11 14	13 70	16 12	18 37	20 41	22 [illegible]
38	12 24	3 23	6 40	9 49	12 50	15 38	18 12	20 66	22 98	25 [illegible]
39	12 78	3 62	7 17	10 65	14 03	17 28	20 36	23 23	25 83	28 [illegible]
40	13 40	4 04	8 04	11 94	15 75	19 40	22 87	26 10	29 03	31 [illegible]
41	14 08	4 54	9 01	13 40	17 67	21 77	25 66	29 28	32 55	35 [illegible]
42	14 83	5 08	10 10	15 01	19 80	24 39	28 74	32 79	36 42	39 [illegible]
43	15 67	5 69	11 29	16 80	22 14	27 28	32 13	36 61	40 63	44 [illegible]
44	16 60	6 34	12 61	18 74	24 70	30 42	35 79	40 75	45 19	49 [illegible]
45	17 63	7 08	14 05	20 89	27 51	33 83	39 78	45 25	50 15	54 [illegible]
46	18 77	7 86	15 62	23 20	30 52	37 51	44 07	50 10	55 51	60 [illegible]
47	20 02	8 73	17 32	25 69	33 77	41 47	48 70	55 36	61 31	66 [illegible]
48	21 40	9 66	19 13	28 36	37 26	45 73	53 69	61 02	67 57	73 [illegible]
49	22 92	10 64	21 07	31 21	40 99	50 32	59 06	67 11	74 32	80 [illegible]
50	24 57	11 69	23 14	34 28	45 02	55 24	64 84	73 67	81 59	88 [illegible]
51	26 38	12 81	25 37	37 58	49 33	60 53	71 04	80 73	89 43	96 [illegible]
52	28 34	14 02	27 75	41 09	53 94	66 18	77 68	88 29	97 83	106 [illegible]
53	30 47	15 30	30 27	44 83	58 84	72 19	84 75	96 34	106 77	1[illegible]
54	32 77	16 64	32 94	48 76	64 00	78 54	92 21	104 83	116 20	1[illegible]
55	35 24	18 06	35 73	52 89	69 43	85 20	100 03	113 74	126 10	136 [illegible]
56	37 89	19 53	38 64	57 21	75 09	92 14	108 18	123 01	136 42	148 [illegible]
57	40 74	21 07	41 68	61 70	80 97	99 35	116 65	132 66	147 16	159 [illegible]
58	43 78	22 67	44 83	66 34	87 06	106 81	125 42	142 65	158 25	171 [illegible]
59	47 03	24 32	48 08	71 13	93 34	114 52	134 48	152 96	169 70	184 [illegible]
60	50 50	26 02	51 42	76 07	99 82	122 47	143 81	163 58	181 51	197 [illegible]

NOTE. At the end of 20 years the reserve is nothing at all ages.

PER $1,000.

TWENTY-YEAR TERM POLICY.

AMERICAN 3 PER CENT.

RESERVE VALUES AT END OF

	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
)	$ 4 20	$ 4 32	$ 4 37	$ 4 31	$ 4 15	$ 3 86	$ 3 44	$ 2 87	$ 2 13	$ 1 18
)	4 55	4 69	4 74	4 68	4 50	4 20	3 75	3 13	2 32	1 29
)	4 94	5 10	5 15	5 09	4 91	4 59	4 10	3 42	2 53	1 40
)	5 39	5 55	5 62	5 56	5 37	5 02	4 48	3 74	2 76	1 53
)	5 87	6 06	6 14	6 09	5 88	5 49	4 91	4 09	3 03	1 67
5	6 43	6 65	6 74	6 68	6 45	6 04	5 39	4 51	3 34	1 86
6	7 04	7 28	7 39	7 33	7 08	6 62	5 92	4 95	3 68	2 03
7	7 76	8 04	8 15	8 10	7 83	7 33	6 57	5 52	4 11	2 30
8	8 56	8 86	9 00	8 94	8 66	8 12	7 30	6 13	4 57	2 55
9	9 46	9 81	9 97	9 92	9 62	9 04	8 13	6 85	5 11	2 86
0	10 52	10 91	11 10	11 06	10 76	10 13	9 13	7 70	5 77	3 24
1	11 72	12 19	12 43	12 41	12 08	11 40	10 30	8 71	6 54	3 68
2	13 12	13 66	13 95	13 95	13 62	12 87	11 65	9 87	7 41	4 17
3	14 71	15 34	15 69	15 72	15 35	14 53	13 17	11 15	8 37	4 69
4	16 55	17 28	17 70	17 74	17 35	16 44	14 90	12 61	9 45	5 30
5	18 64	19 4[illegible]	19 98	20 05	19 63	18 59	16 83	14 23	10 67	5 99
6	21 01	21 9[illegible]	22 55	22 64	22 14	20 96	18 96	16 03	12 01	6 74
7	23 68	24 78	25 43	25 52	24 94	23 58	21 33	18 02	13 50	7 57
8	26 67	27 91	28 62	28 70	28 03	26 49	23 95	20 23	15 15	8 49
9	29 99	31 36	32 13	32 19	31 42	29 68	26 81	22 63	16 93	9 47
0	33 66	35 17	36 01	36 05	35 17	33 21	29 99	25 30	18 93	10 60
1	37 68	39 34	40 25	40 28	39 28	37 07	33 46	28 23	21 13	11 83
2	42 09	43 92	44 91	44 92	43 79	41 32	37 30	31 48	23 57	13 21
3	46 89	48 91	49 99	49 99	48 72	45 97	41 51	35 04	26 24	14 72
4	52 10	54 31	55 50	55 49	54 07	51 03	46 08	38 91	29 14	16 34
5	57 78	60 22	61 53	61 51	59 96	56 60	51 13	43 19	32 37	18 18
6	63 92	66 61	68 06	68 06	66 35	62 65	56 62	47 86	35 90	20 18
7	70 57	73 55	75 17	75 18	73 33	69 27	62 64	53 00	39 81	22 40
8	77 78	81 08	82 89	82 94	80 93	76 50	69 25	58 66	44 10	24 85
9	85 58	89 23	91 26	91 35	89 20	84 40	76 48	64 85	48 82	27 56
0	94 01	98 06	100 32	100 49	98 20	93 01	84 37	71 63	54 01	30 53
1	103 10	107 58	110 13	110 41	108 00	102 38	92 98	79 06	59 70	33 81
2	112 84	117 81	120 69	121 09	118 55	112 50	102 29	87 08	65 86	37 35
3	123 24	128 75	131 98	132 52	129 84	123 35	112 27	95 69	72 44	41 12
4	134 24	140 32	143 93	144 61	141 81	134 82	122 83	104 76	79 36	45 09
5	145 79	152 45	156 46	157 30	154 34	146 84	133 85	114 22	86 60	49 27
6	157 81	165 09	169 67	170 48	167 36	159 29	145 27	124 07	94 20	53 70
7	170 30	178 21	183 03	184 18	180 88	172 25	157 24	134 52	102 40	58 59
8	183 22	191 77	197 04	198 34	194 90	185 81	169 91	145 76	111 36	64 03
9	196 56	205 81	211 55	213 08	209 64	200 25	183 65	158 15	121 45	70 27
0	210 34	220 33	226 63	228 57	225 33	215 87	198 75	172 02	132 89	77 43

NOTE.—At the end of 20 years the reserve is nothing at all ages.

Net Premiums and Reserve Values per $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF										
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.
20	$13 48	$6 19	$12 60	$19 24	$26 11	$33 29	$40 61	$48 24	$56 14	$64 32	$72 78	[illegible]
21	13 77	6 45	13 13	20 04	27 21	34 63	42 31	50 26	58 49	67 00	75 82	[illegible]
22	14 08	6 72	13 68	20 89	28 36	36 09	44 09	52 38	60 95	69 82	79 00	[illegible]
23	14 41	7 01	14 27	21 79	29 57	37 62	45 97	54 59	63 52	72 76	82 32	[illegible]
24	14 75	7 31	14 88	22 72	30 83	39 23	47 92	56 91	66 22	75 85	85 79	[illegible]
25	15 10	7 63	15 52	23 70	32 16	40 91	49 97	59 35	69 04	79 06	89 42	[illegible]
26	15 48	7 96	16 19	24 72	33 54	42 67	52 12	61 89	71 98	82 42	93 21	[illegible]
27	15 88	8 30	16 90	25 79	34 99	44 51	54 36	64 54	75 06	85 94	97 17	[illegible]
28	16 29	8 67	17 63	26 91	36 52	46 45	56 71	67 32	78 29	89 62	101 31	[illegible]
29	16 73	9 04	18 40	28 09	38 11	48 46	59 16	70 23	81 66	93 46	105 63	[illegible]
30	17 19	9 45	19 22	29 33	39 78	50 58	61 74	73 27	85 18	97 46	110 14	[illegible]
31	17 68	9 87	20 08	30 62	41 52	52 80	64 44	76 46	88 86	101 65	114 84	[illegible]
32	18 19	10 31	20 96	31 97	43 36	55 11	67 26	79 78	92 70	106 01	119 74	[illegible]
33	18 73	10 76	21 89	33 39	45 27	57 54	70 19	83 25	96 70	110 57	124 86	[illegible]
34	19 30	11 25	22 88	34 89	47 29	60 08	73 27	86 87	100 90	115 34	130 20	[illegible]
35	19 91	11 76	23 91	36 45	49 39	62 73	76 49	90 67	105 27	120 31	135 76	[illegible]
36	20 55	12 29	24 98	38 07	51 58	65 50	79 84	94 62	109 84	125 48	141 55	[illegible]
37	21 22	12 85	26 10	39 78	53 87	68 40	83 36	98 76	114 60	130 87	147	[illegible]
38	21 94	13 43	27 28	41 55	56 27	71 45	87 03	103 07	119 56	136 47	153	[illegible]
39	22 70	14 04	28 51	43 43	58 79	74 61	90 87	107 58	124 71	142 28	160	[illegible]
40	23 50	14 68	29 80	45 39	61 43	77 92	94 87	112 25	130 06	148 29	166	[illegible]
41	24 36	15 36	31 17	47 45	64 19	81 39	99 03	117 11	135 60	154 48	173	[illegible]
42	25 26	16 06	32 60	49 59	67 06	84 98	103 34	122 12	141 29	160 82	180	[illegible]
43	26 23	16 81	34 08	51 84	70 04	88 70	107 79	127 28	147 12	167 31	187	[illegible]
44	27 26	17 57	35 63	54 25	73 13	92 54	112 36	132 54	153 08	173 93	195	[illegible]
45	28 35	18 38	37 23	56 55	76 32	96 48	117 03	137 93	159 16	180 68	202	[illegible]
46	29 51	19 20	38 89	59 02	79 57	100 50	121 79	143 41	165 34	187 54	209	[illegible]
47	30 75	20 07	40 60	61 54	82 89	104 59	126 64	149 00	171 63	194 51	217	[illegible]
48	32 07	20 95	42 33	64 10	86 26	108 76	131 57	154 67	178 01	201 56	225	[illegible]
49	33 48	21 84	44 08	66 71	89 69	112 99	136 58	160 42	184 48	208 71	233	[illegible]
50	34 99	22 74	45 87	69 37	93 19	117 31	141 68	166 27	191 04	215 96	240	[illegible]
51	36 59	23 67	47 71	72 09	96 77	121 71	146 87	172 22	197 71	223 30	248	[illegible]
52	38 29	24 62	49 59	74 87	100 42	126 19	152 15	178 26	204 47	230 72	256	[illegible]
53	40 11	25 60	51 52	77 71	104 13	130 74	157 52	184 38	211 30	238 21	265	[illegible]
54	42 06	26 59	53 48	80 59	107 91	135 38	162 95	190 58	218 20	245 76	273	[illegible]
55	44 13	27 62	55 47	83 53	111 76	140 08	168 46	196 84	225 15	253 36	281	[illegible]
56	46 34	28 65	57 51	86 53	115 66	144 85	174 03	203 15	232 16	261 00	289	[illegible]
57	48 71	29 71	59 59	89 58	119 63	149 67	179 65	209 51	239 20	268 64	297	[illegible]
58	51 23	30 80	61 71	92 67	123 63	154 53	185 31	215 91	246 24	276 26	305	[illegible]
59	53 94	31 89	63 84	95 78	127 66	159 42	190 99	222 29	253 26	283 82	313	[illegible]
60	56 83	33 00	66 00	98 93	131 73	164 34	196 67	228 66	260 23	291 30	321	[illegible]
61	59 92	34 12	68 17	102 10	135 82	169 26	202 33	234 98	267 11	298 67	329	[illegible]
62	63 23	35 26	70 38	105 30	139 91	174 16	207 96	241 22	273 89	305 89	337	[illegible]
63	66 78	36 41	72 60	108 48	143 98	179 01	213 49	247 36	280 53	312 97	344	[illegible]
64	70 58	37 56	74 80	111 63	147 99	183 77	218 92	253 34	287 01	319 96	352	[illegible]
65	74 65	38 69	76 96	114 74	151 92	188 44	224 20	259 19	293 43	327 00	360	[illegible]

Net Premiums and Reserve Values per $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

	RESERVES AT THE END OF																							
	12 Years.		13 Years.		14 Years.		15 Years.		16 Years.		17 Years.		18 Years.		19 Years.		20 Years.		21 Years.		22 Years.		23 Years.	
	$90	60	$99	98	109	66	119	68	130	03	140	72	151	77	163	15	174	90	187	01	199	49	212	35
	94	37	104	12	114	19	124	61	135	37	146	48	157	94	165	76	181	94	194	51	207	44	220	76
	98	30	108	44	118	93	129	76	140	94	152	47	164	37	176	63	189	28	202	30	215	70	229	48
	102	41	112	97	123	87	135	13	146	74	158	72	171	06	183	79	196	90	210	40	224	27	238	53
	106	71	117	69	129	02	140	72	152	78	165	21	178	03	191	23	204	82	218	80	233	16	247	88
	111	19	122	61	134	39	146	54	159	07	171	98	185	28	198	97	213	04	227	51	242	34	257	55
	115	87	127	74	139	98	152	60	165	61	179	02	192	81	206	99	221	57	236	52	251	84	267	51
	120	74	133	09	145	81	158	92	172	43	186	34	200	63	215	33	230	40	245	84	261	64	277	76
	125	88	138	66	151	88	165	50	179	53	193	94	208	76	223	95	239	53	255	46	271	71	288	28
	131	13	144	47	158	21	172	35	186	90	201	84	217	17	232	88	248	95	265	35	282	05	299	05
	136	66	150	52	164	80	179	47	194	56	210	02	225	88	242	09	258	64	275	50	292	65	310	07
	142	42	156	84	171	65	186	88	202	49	218	50	234	87	251	57	268	59	285	90	303	49	321	92
	148	43	163	39	178	77	194	54	210	71	227	24	244	11	261	30	278	79	296	55	314	56	332	78
	154	68	170	22	186	15	202	49	219	19	236	24	253	61	271	28	289	22	307	42	325	84	344	45
	161	19	177	30	193	81	210	70	227	93	245	49	263	35	281	49	299	88	318	50	337	32	356	30
	167	94	184	64	201	72	219	15	236	91	254	97	273	31	291	92	310	75	329	78	348	98	368	32
	174	93	192	22	209	85	227	82	246	10	264	66	283	49	302	54	321	80	341	23	360	81	380	49
	182	17	200	02	218	22	236	72	255	52	274	57	293	87	313	37	333	04	352	85	372	78	392	79
	189	61	208	04	226	78	245	82	265	13	284	68	304	43	324	36	344	43	364	62	384	88	405	18
	197	26	216	26	235	56	255	13	274	94	294	96	315	16	335	51	355	97	376	51	397	09	417	66
	205	10	224	68	244	52	264	62	284	92	305	41	326	04	346	80	367	63	388	50	409	37	430	19
	213	13	233	27	253	66	274	27	295	06	316	01	337	07	358	21	379	39	400	57	421	70	442	76
	221	32	242	02	262	96	284	07	305	34	326	73	348	20	369	72	391	22	412	68	434	07	455	32
	229	65	250	93	272	39	294	00	315	74	337	57	359	43	381	29	403	10	424	83	446	43	467	85
	238	12	259	95	281	93	304	05	326	24	348	48	370	71	392	90	415	00	436	97	458	75	480	30
	246	71	269	09	291	60	314	19	336	83	359	46	382	04	404	54	426	90	449	07	471	01	492	66
	255	42	278	34	301	35	324	41	347	46	370	47	393	39	416	17	438	76	461	10	483	16	504	87
	264	21	287	67	311	18	334	68	358	14	381	51	404	74	427	77	450	65	473	04	495	17	516	91
	273	09	297	08	321	06	345	00	368	84	392	55	416	05	439	30	462	25	484	83	507	02	528	74
	282	04	306	53	330	98	355	34	379	55	403	56	427	30	450	74	473	81	496	47	518	66	540	36
	291	05	316	05	340	95	365	70	390	24	414	52	438	48	462	07	485	23	507	91	530	10	551	82
	300	13	325	61	350	94	376	05	400	90	425	42	449	55	473	25	496	46	519	17	541	39	563	18
	309	26	335	21	360	93	386	37	411	49	436	20	460	48	484	26	507	51	530	27	552	59	574	54
	318	42	344	79	370	88	396	63	421	97	446	86	471	24	495	08	518	42	541	30	563	80	585	98
	327	58	354	35	380	78	406	78	432	32	457	34	481	81	505	76	529	25	552	34	575	10	597	58
	336	71	363	86	390	58	416	82	442	52	467	66	492	26	516	39	540	11	563	49	586	59	609	41
	345	79	373	27	400	25	426	68	452	54	477	84	502	65	527	05	551	10	574	85	598	32	621	49
	354	78	382	57	409	78	436	38	462	44	487	98	513	10	537	86	562	31	586	47	610	33	633	87
	363	66	391	70	419	13	445	98	472	31	498	19	523	71	548	91	573	81	598	40	622	66	646	39
	372	37	400	68	428	38	455	54	482	25	508	57	534	58	560	27	585	64	610	67	635	16	659	15
	380	93	409	55	437	60	465	19	492	38	519	24	545	78	571	99	597	84	623	14	647	92	672	30
	389	40	418	41	446	94	475	06	502	84	530	28	557	38	584	12	610	28	635	91	661	11	686	14
	397	86	427	40	456	51	485	27	513	69	541	74	569	43	596	51	623	04	649	14	675	06	700	91
	406	48	436	65	466	46	495	92	525	00	553	69	581	76	609	27	636	32	663	18	689	98	716	46
	415	37	446	30	476	87	507	05	536	83	565	96	594	51	622	58	650	46	678	27	705	75	732	40
	424	70	456	46	487	81	518	75	549	02	578	68	607	85	636	82	665	71	694	26	721	95	749	18

Net Premiums and Reserve Values for $1,000

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

Age at Issue.	RESERVES AT THE END OF								
	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.
20	$225 59	$239 19	$253 18	$267 52	$282 22	$297 25	$312 60	$328 23	$344 13
21	234 45	248 52	262 96	277 75	292 88	308 32	324 05	340 04	356 29
22	243 65	258 17	273 06	288 29	303 83	319 66	335 76	352 12	368 70
23	253 15	268 14	283 47	299 11	315 05	331 27	347 73	364 43	381 33
24	262 97	278 41	294 17	310 22	326 55	343 13	359 95	376 97	394 17
25	273 10	288 97	305 14	321 59	338 29	355 23	372 38	389 71	407 20
26	283 51	299 80	316 37	333 21	350 28	367 56	385 02	402 64	420 39
27	294 18	310 89	327 86	345 07	362 48	380 09	397 85	415 74	433 73
28	305 12	322 23	339 58	357 15	374 90	392 81	410 85	428 99	447 20
29	316 31	333 81	351 53	369 43	387 50	405 70	424 00	442 37	460 77
30	327 73	345 61	363 68	381 91	400 27	418 74	437 28	455 85	474 42
31	339 37	357 61	376 02	394 55	413 20	431 91	450 66	469 41	488 11
32	351 21	369 80	388 52	407 35	426 25	445 19	464 12	483 01	501 83
33	363 23	382 15	401 18	420 27	439 41	458 54	477 62	496 64	515 55
34	375 43	394 66	413 97	433 31	452 64	471 94	491 17	510 28	529 27
35	387 78	407 30	426 86	446 42	465 98	485 38	504 71	523 87	542 95
36	400 25	420 04	439 83	459 58	479 25	498 81	518 20	537 39	556 32
37	412 82	432 86	452 85	472 77	492 58	512 21	531 63	550 80	569 66
38	425 48	445 73	465 91	485 97	505 86	525 53	544 95	564 06	582 93
39	438 19	458 64	478 98	499 13	519 08	538 76	558 13	577 16	596 7[illegible]
40	450 93	471 56	492 00	512 23	532 19	551 84	571 14	590 04	608 5[illegible]
41	463 69	484 44	504 96	525 22	545 16	564 75	583 93	602 69	621 0[illegible]
42	476 40	497 24	517 82	538 07	557 96	577 44	596 50	615 15	633 4[illegible]
43	489 04	509 96	530 53	550 75	570 54	589 91	608 86	627 45	645 7[illegible]
44	501 57	522 51	543 07	563 20	582 90	602 18	621 08	639 67	657 9[illegible]
45	513 97	534 89	555 39	575 44	595 06	614 30	633 22	651 87	670 2[illegible]
46	526 19	547 07	567 49	587 48	607 08	626 36	645 35	664 12	682 6[illegible]
47	538 20	559 02	579 40	599 39	619 04	638 41	657 54	676 45	695 1[illegible]
48	549 99	570 79	591 19	611 24	631 01	650 53	669 82	688 87	707 6[illegible]
49	561 61	582 44	602 92	623 11	643 05	662 76	682 21	701 41	720 1[illegible]
50	573 12	594 06	614 70	635 09	655 23	675 12	694 75	713 95	732 7[illegible]
51	584 61	605 73	626 59	647 21	667 56	687 64	707 29	726 54	745 4[illegible]
52	596 17	617 54	638 66	659 50	680 07	700 19	719 91	739 90	758 5[illegible]
53	607 89	629 53	650 90	671 99	692 63	712 84	732 72	752 46	772 1[illegible]
54	619 80	641 73	663 38	684 55	705 29	725 70	745 96	766 17	786 1[illegible]
55	631 94	654 18	675 93	697 24	718 20	739 02	759 78	780 30	800 2[illegible]
56	644 36	666 73	688 64	710 20	731 61	752 96	774 06	794 52	813 9[illegible]
57	656 90	679 46	701 65	723 69	745 68	767 40	788 46	808 42	827 2[illegible]
58	669 65	692 52	715 23	737 89	760 27	781 99	802 55	821 93	840 6[illegible]
59	682 75	706 18	729 56	752 66	775 06	796 28	816 27	835 57	854 5[illegible]
60	696 50	720 65	744 51	767 65	789 57	810 22	830 16	849 72	867 9[illegible]
61	711 12	735 79	759 72	782 98	803 74	824 96	844 59	863 46	878 8[illegible]
62	726 45	751 23	774 70	796 81	818 16	839 10	858 64	874 59	889 5[illegible]
63	742 14	766 46	789 38	811 51	833 22	853 47	870 01	885 52	899 4[illegible]
64	757 64	781 43	804 39	826 91	847 93	865 09	881 20	895 61	1000 00
65	772 90	796 75	820 16	842 00	859 83	876 56	891 58	1000 00	.....

let Premiums and Reserve Values per $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

RESERVES AT THE END OF									
34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.
376 66	$393 24	$409 99	$426 89	$443 92	$461 05	$478 23	$495 45	$512 67	$529 85
389 46	406 32	423 32	440 46	457 69	474 98	492 31	509 63	526 92	544 14
402 46	419 58	436 82	454 17	471 57	489 01	506 45	523 85	541 18	558 42
415 65	433 01	450 47	468 00	485 56	503 11	520 63	538 08	555 43	572 63
429 01	446 60	464 25	481 98	499 60	517 25	534 82	552 29	569 61	586 75
442 52	460 30	478 11	495 92	513 69	531 40	549 00	566 44	583 71	600 75
456 15	474 10	492 04	509 95	527 79	545 53	563 11	580 61	597 68	614 57
469 88	487 97	506 02	524 01	541 88	559 61	577 14	594 45	611 48	628 21
483 68	501 89	520 02	538 05	555 92	573 60	591 06	608 23	625 10	641 62
497 53	515 83	534 01	552 04	569 88	587 48	604 80	621 82	638 49	654 79
511 41	529 76	547 95	565 95	583 71	601 20	618 37	635 19	651 64	667 74
525 27	543 64	561 81	579 75	597 39	614 73	631 71	648 32	664 57	680 51
539 09	557 44	575 56	593 38	610 89	628 04	644 81	661 23	677 32	693 15
552 88	571 14	589 15	606 84	624 16	641 11	657 70	673 96	689 96	705 72
566 47	584 68	602 56	620 08	637 21	653 98	670 42	686 58	702 52	718 26
579 95	598 04	615 75	633 08	650 04	666 67	683 02	699 14	715 06	730 79
593 25	611 18	628 71	645 87	662 70	679 25	695 55	711 67	727 58	743 30
606 34	624 09	641 47	658 50	675 26	691 77	708 08	724 19	740 10	755 80
619 20	636 80	654 06	671 08	687 75	704 28	720 60	736 72	752 63	768 19
631 86	649 35	666 55	683 51	700 25	716 80	733 14	749 26	765 03	780 48
644 36	661 80	679 00	695 98	712 77	729 34	745 69	761 68	777 36	792 77
656 77	674 22	691 46	708 49	725 31	741 90	758 14	774 04	789 68	805 22
669 14	686 65	703 94	721 02	737 88	754 36	770 52	786 40	802 18	817 92
681 53	699 11	716 47	733 60	750 35	766 77	782 92	798 95	814 95	830 75
693 97	711 62	729 04	746 09	762 79	779 21	795 52	811 79	827 86	843 45
706 47	724 20	741 55	758 54	775 26	791 86	808 42	824 78	840 65	856 68
719 03	736 71	754 02	771 05	787 96	804 83	821 50	837 67	852 98	867 41
731 55	749 21	766 57	783 81	801 01	818 01	834 49	850 10	864 81	879 02
744 07	761 79	779 38	796 94	814 28	831 10	847 03	862 05	876 54	890 76
756 69	774 66	792 59	810 31	827 49	843 76	859 09	873 90	888 42	901 97
769 63	787 96	806 07	823 64	840 27	855 95	871 08	885 93	899 78	911 09
783 03	801 56	819 53	836 55	852 60	868 08	883 27	897 45	909 02	919 88
796 75	815 16	832 59	849 02	864 88	880 44	894 96	906 82	917 94	927 29
810 49	828 37	845 21	861 47	877 43	892 31	904 46	915 87	926 07	1000 00
823 86	841 14	857 83	874 20	889 48	901 95	913 66	924 13	1000 00	.....
836 80	853 95	870 77	886 46	899 27	911 30	922 06	1000 00	.....	.....
849 80	867 10	883 24	896 41	908 78	919 84	1000 00	.....	.....	.....
863 18	879 79	893 36	906 09	917 48	1000 00	.....	.....	.....	.....
876 11	890 09	903 21	914 95	1000 00	.....	.....	.....	.....	.....
886 60	900 14	912 25	1000 00	.....	.....	.....	.....	.....	.....
896 85	909 36	1000 00	.....	.....	.....	.....	.....	.....	.....
906 26	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values for $1,000

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF									
	44 Years.	45 Years.	46 Years.	47 Years.	48 Years.	49 Years.	50 Years.	51 Years.	52 Years.	53 Years.
20	$546 97	$563 98	$580 85	$597 54	$614 01	$630 22	$646 15	$661 74	$676 99	[illegible]
21	561 27	578 24	595 03	611 61	627 92	643 94	659 63	674 98	690 00	704 [illegible]
22	575 50	592 40	609 09	625 50	641 63	657 42	672 87	687 99	702 81	717 [illegible]
23	589 35	606 44	622 97	639 20	655 10	670 65	685 88	700 80	715 48	729 [illegible]
24	603 66	620 31	636 66	652 67	668 33	683 66	698 69	713 47	728 04	742 [illegible]
25	617 51	633 98	650 11	665 89	681 33	696 47	711 36	726 04	740 54	754 [illegible]
26	631 17	647 42	663 32	678 88	694 14	709 15	723 93	738 54	752 97	767 [illegible]
27	644 60	660 62	676 31	691 69	706 81	721 72	736 44	750 99	765 36	779 [illegible]
28	657 78	673 60	689 11	704 36	719 39	734 24	748 91	763 39	777 69	791 [illegible]
29	670 74	686 39	701 77	716 94	731 91	746 71	761 33	775 74	789 85	803 [illegible]
30	683 53	699 05	714 35	729 47	744 40	759 15	773 69	787 93	801 89	815 [illegible]
31	696 18	711 63	726 89	741 97	756 85	771 53	785 91	799 99	813 83	827 [illegible]
32	708 75	724 17	739 39	754 43	769 26	783 78	797 99	811 98	825 87	839 [illegible]
33	721 29	736 68	751 87	766 86	781 52	795 89	810 02	824 06	838 05	851 [illegible]
34	733 82	749 17	764 32	779 15	793 67	807 95	822 14	836 29	850 27	863 [illegible]
35	746 32	761 64	776 64	791 32	805 77	820 12	834 43	848 57	862 28	875 [illegible]
36	758 51	773 98	788 84	803 46	817 98	832 46	846 77	860 65	873 79	888 [illegible]
37	771 16	786 21	801 01	815 71	830 38	844 86	858 91	872 22	884 76	898 [illegible]
38	783 43	798 42	813 31	828 17	842 84	857 08	870 56	883 26	895 53	908 [illegible]
39	795 68	810 77	825 83	840 70	855 13	868 80	881 68	894 10	906 30	917 [illegible]
40	808 08	823 35	838 43	853 07	866 93	879 99	892 59	904 96	916 50	925 [illegible]
41	820 72	836 03	850 88	864 95	878 20	891 00	903 55	915 26	924 82	933 [illegible]
42	833 47	848 55	862 84	876 30	889 30	902 05	913 94	923 65	932 77	940 92
43	846 08	860 60	874 28	887 49	900 45	912 53	922 40	931 67	939 96	1000 00
44	858 22	872 13	885 57	898 74	911 04	921 08	930 50	938 93	1000 00	.....
45	869 85	883 52	896 93	909 45	919 67	929 26	937 84	1000 00	.....	.....
46	881 34	895 00	907 75	918 16	927 33	936 67	1000 00	.....	.....	.....
47	892 95	905 95	916 56	926 52	935 43	1000 00	.....	.....	.....	.....
48	904 02	914 85	925 02	934 11	1000 00	.....	.....	.....	.....	.....
49	913 03	923 41	932 70	1000 00	.....	.....	.....	.....	.....	.....
50	921 70	931 20	1000 00	.....	.....	.....	.....	.....	.....	.....
51	929 60	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
52	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.
96	$735 14	$749 16	$763 00	$776 68	$790 17	$803 37	$816 30	$829 01	$841 65	$854 24
49	747 59	761 53	775 29	788 86	802 14	815 15	827 95	840 66	853 34	865 86
96	759 98	773 83	787 49	800 86	813 95	826 83	839 62	852 38	864 99	877 32
38	772 30	786 05	799 51	812 69	825 66	838 54	851 39	864 08	876 39	888 05
69	784 54	798 09	811 37	824 43	837 40	850 34	863 12	875 52	887 26	898 33
95	796 61	809 98	823 14	836 20	849 23	862 11	874 60	886 43	897 58	908 33
04	808 52	821 78	834 94	848 08	861 05	873 64	885 56	896 79	907 63	918 27
99	820 35	833 62	846 86	859 94	872 62	884 64	895 96	906 89	917 61	927 62
84	832 23	845 58	858 76	871 56	883 67	895 09	906 11	916 92	927 01	935 25
76	844 22	857 53	870 43	882 65	894 17	905 29	916 20	926 37	934 68	942 48
80	856 23	869 25	881 58	893 21	904 42	915 43	925 70	934 08	941 95	948 99
86	868 00	880 45	892 19	903 51	914 62	924 99	933 46	941 40	948 51	1000 00
69	879 26	891 12	902 55	913 77	924 24	932 79	940 82	947 99	1000 00	.....
01	889 98	901 54	912 88	923 45	932 09	940 20	947 45	1000 00	.....	.....
78	900 47	911 93	922 62	931 35	939 55	946 88	1000 00	.....	.....	.....
33	910 98	921 74	930 57	938 86	946 28	1000 00	.....	.....	.....	.....
87	920 81	929 75	938 14	945 64	1000 00	.....	.....	.....	.....	.....
82	928 87	937 37	944 96	1000 00	.....	.....	.....	.....	.....	.....
95	936 55	944 24	1000 00	.....	.....	.....	.....	.....	.....	.....
69	943 49	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
68	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

RESERVES AT THE END OF

66 Years.	67 Years.	68 Years.	69 Years.	70 Years.	71 Years.	72 Years.	73 Years.	74 Years.	75 Years.	76 Years.
69	$878 77	$890 20	$900 98	$911 38	$921 59	$931 11	$938 88	$946 18	$952 71	1000 00
01	889 52	900 36	910 83	921 10	930 68	938 50	945 84	952 41	1000 00	.....
80	899 72	910 25	920 59	930 23	938 10	945 49	952 10	1000 00	.....	.....
04	909 64	920 05	929 76	937 68	945 12	951 78	1000 00	.....	.....	.....
00	919 48	929 26	937 24	944 74	951 44	1000 00	.....	.....	.....	.....
89	928 74	936 78	944 33	951 08	1000 00	.....	.....	.....	.....	.....
19	936 30	943 90	950 70	1000 00	.....	.....	.....	.....	.....	.....
78	943 45	950 31	1000 00	.....	.....	.....	.....	.....	.....	.....
98	949 89	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
45	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values per $1,000

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums	RESERVES AT THE END OF									
		1 Year.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.
20	$34 23	$27 84	$56 83	$87 08	$118 49	$151 27	$185 42	$221 00	$258 09	$296 74	[illegible]
21	34 77	28 35	57 89	88 65	120 69	154 08	188 86	225 11	262 88	302 25	[illegible]
22	35 33	28 89	58 98	90 32	122 97	156 99	192 43	229 36	267 84	307 95	[illegible]
23	35 91	29 44	60 11	92 05	125 33	160 00	196 12	233 75	272 97	313 85	[illegible]
24	36 51	30 02	61 28	93 85	127 77	163 11	199 93	238 29	278 28	319 95	[illegible]
25	37 13	30 61	62 49	95 70	130 29	166 33	203 87	243 00	283 77	326 26	[illegible]
26	37 78	31 22	63 74	97 62	132 90	169 65	207 95	247 85	289 43	332 77	[illegible]
27	38 45	31 86	65 04	99 59	135 59	173 09	212 16	252 87	295 29	339 50	[illegible]
28	39 14	32 52	66 38	101 64	138 37	176 64	216 51	258 04	301 34	346 45	[illegible]
29	39 86	33 19	67 75	103 75	141 25	180 30	220 99	263 39	307 58	353 63	[illegible]
30	40 61	33 89	69 18	105 94	144 21	184 08	225 63	268 91	314 02	361 09	[illegible]
31	41 38	34 62	70 66	108 19	147 27	187 99	230 41	274 60	320 65	368 65	[illegible]
32	42 19	35 36	72 17	110 50	150 43	192 01	235 33	280 46	327 49	376 51	[illegible]
33	43 02	36 12	73 73	112 90	153 68	196 16	240 40	286 50	334 53	384 60	[illegible]
34	43 88	36 91	75 35	115 36	157 03	200 42	245 62	292 70	341 78	392 93	[illegible]
35	44 78	37 73	77 01	117 90	160 47	204 81	250 98	299 09	349 23	401 50	[illegible]
36	45 70	38 57	78 71	120 50	164 00	209 30	256 49	305 65	356 89	410 30	[illegible]
37	46 67	39 43	80 46	123 17	167 63	213 93	262 15	312 40	364 75	419 34	[illegible]
38	47 67	40 31	82 25	125 91	171 35	218 67	267 96	319 31	372 82	428 59	[illegible]
39	48 70	41 22	84 09	128 72	175 18	223 55	273 92	326 39	381 07	438 05	[illegible]
40	49 78	42 14	85 98	131 61	179 10	228 58	280 01	333 63	389 50	447 74	[illegible]
41	50 89	43 10	87 93	134 58	183 11	233 64	286 24	341 02	398 10	457 60	[illegible]
42	52 05	44 07	89 91	137 60	187 21	238 84	292 58	348 54	406 84	467 62	[illegible]
43	53 26	45 08	91 94	140 69	191 38	244 13	299 02	356 17	415 71	477 78	[illegible]
44	54 51	46 09	94 01	143 82	195 61	249 49	305 54	363 88	424 67	488 07	[illegible]
45	55 82	47 13	96 10	146 99	199 90	254 90	312 11	371 66	433 72	498 48	[illegible]
46	57 18	48 17	98 21	150 19	204 19	260 32	318 70	379 48	442 84	508 97	[illegible]
47	58 59	49 23	100 34	153 40	208 50	265 76	325 32	387 34	452 00	519 54	[illegible]
48	60 07	50 29	102 45	156 58	212 78	271 18	331 93	395 19	461 18	530 16	[illegible]
49	61 60	51 32	104 54	159 74	217 04	276 58	338 51	403 03	470 36	540 79	[illegible]
50	63 20	52 35	106 61	162 87	221 27	281 94	345 06	410 83	479 52	551 43	[illegible]
51	64 87	53 37	108 66	165 98	225 45	287 25	351 54	418 58	488 64	562 06	[illegible]
52	66 60	54 38	110 69	169 04	229 58	292 48	357 95	426 26	497 69	572 63	[illegible]
53	68 41	55 37	112 68	172 05	233 63	297 63	364 27	433 83	506 64	583 14	[illegible]
54	70 29	56 34	114 62	174 98	237 59	302 67	370 45	441 26	515 46	593 54	[illegible]
55	72 26	57 28	116 51	177 83	241 45	307 57	376 49	448 53	524 12	603 81	[illegible]
56	74 32	58 19	118 33	180 60	245 18	312 32	382 33	455 60	532 60	613 92	[illegible]
57	76 47	59 07	120 10	183 26	248 77	316 89	387 97	462 45	540 85	623 89	[illegible]
58	78 72	59 92	121 79	185 79	252 18	321 24	393 38	469 05	548 84	633 51	[illegible]
59	81 09	60 71	123 37	188 18	255 39	325 37	398 51	475 33	556 52	642 92	[illegible]
60	83 59	61 46	124 85	190 40	258 41	329 23	403 32	481 28	563 86	652 01	[illegible]
61	86 22	62 15	126 22	192 46	261 19	332 79	407 79	486 85	570 81	660 77	[illegible]
62	89 00	62 78	127 48	194 34	263 71	336 03	411 88	491 99	577 33	669 14	[illegible]
63	91 94	63 37	128 61	196 00	265 94	338 91	415 53	496 66	583 37	677 10	[illegible]
64	95 07	63 87	129 57	197 42	267 84	341 35	418 70	500 80	588 90	684 65	[illegible]
65	98 39	64 28	130 36	198 56	269 35	343 34	421 31	504 35	593 89	691 80	[illegible]

Net Premiums and Reserve Values per $1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Net Annual Premiums.	RESERVES AT THE END OF									
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
$86 30	$82 16	$167 81	257 13	350 28	447 43	548 78	654 49	764 79	879 89	$1,000
86 33	82 14	167 78	257 09	350 23	447 38	548 72	654 44	764 75	879 86	1,000
86 36	82 12	167 75	257 05	350 18	447 32	548 66	654 38	764 70	879 83	1,000
86 39	82 10	167 72	257 01	350 13	447 26	548 60	654 32	764 65	879 80	1,000
86 42	82 09	167 69	256 96	350 07	447 20	548 53	654 26	764 60	879 77	1,000
86 45	82 08	167 66	256 92	350 02	447 14	548 46	654 19	764 54	879 73	1,000
86 49	82 06	167 62	256 87	349 95	447 06	548 38	654 12	764 48	879 69	1,000
86 53	82 04	167 59	256 81	349 89	446 99	548 30	654 04	764 41	879 65	1,000
86 58	82 02	167 55	256 76	349 82	446 91	548 22	653 96	764 34	879 61	1,000
86 63	81 99	167 51	256 70	349 74	446 82	548 12	653 87	764 27	879 56	1,000
86 68	81 98	167 47	256 64	349 66	446 72	548 03	653 77	764 19	879 51	1,000
86 73	81 96	167 43	256 57	349 58	446 63	547 92	653 67	764 10	879 45	1,000
86 80	81 93	167 37	256 50	349 49	446 52	547 81	653 55	764 00	879 39	1,000
86 86	81 90	167 31	256 42	349 38	446 41	547 68	653 43	763 89	879 32	1,000
86 94	81 87	167 26	256 34	349 28	446 28	547 54	653 29	763 77	879 25	1,000
87 02	81 85	167 21	256 26	349 17	446 15	547 39	653 14	763 64	879 17	1,000
87 11	81 82	167 14	256 16	349 04	445 99	547 22	652 98	763 50	879 07	1,000
87 21	81 78	167 07	256 04	348 89	445 82	547 04	652 80	763 35	878 97	1,000
87 32	81 74	166 99	255 93	348 74	445 64	546 85	652 60	763 18	878 86	1,000
87 44	81 70	166 90	255 80	348 58	445 45	546 64	652 39	762 99	878 74	1,000
87 58	81 65	166 82	255 67	348 41	445 24	546 41	652 16	762 78	878 60	1,000
87 73	81 61	166 73	255 54	348 23	445 03	546 16	651 90	762 55	878 45	1,000
87 91	81 57	166 64	255 39	348 04	444 78	545 88	651 62	762 29	878 28	1,000
88 10	81 53	166 54	255 25	347 83	444 52	545 58	651 29	762 00	878 08	1,000
88 33	81 48	166 44	255 07	347 59	444 22	545 23	650 92	761 66	877 86	1,000
88 58	81 43	166 33	254 89	347 33	443 88	544 83	650 50	761 27	877 60	1,000
88 88	81 36	166 19	254 67	347 01	443 47	544 35	650 00	760 83	877 31	1,000
89 21	81 30	166 04	254 41	346 63	442 99	543 81	649 44	760 33	876 98	1,000
89 58	81 22	165 85	254 09	346 19	442 44	543 18	648 79	759 75	876 60	1,000
90 00	81 11	165 60	253 70	345 66	441 80	542 45	648 06	759 10	876 18	1,000
90 48	80 98	165 32	253 26	345 07	441 07	541 64	647 23	758 37	875 71	1,000
91 01	80 83	165 00	252 77	344 40	440 26	540 73	646 30	757 55	875 18	1,000
91 60	80 66	164 65	252 21	343 65	439 34	539 70	645 27	756 64	874 58	1,000
92 26	80 47	164 24	251 58	342 81	438 32	538 57	644 11	755 62	873 92	1,000
93 00	80 26	163 79	250 88	341 87	437 19	537 30	642 83	754 49	873 18	1,000
93 82	80 02	163 28	250 10	340 84	435 93	535 90	641 40	753 23	872 37	1,000
94 73	79 75	162 72	249 24	339 69	434 53	534 34	639 82	751 82	871 45	1,000
95 74	79 46	162 11	248 30	338 43	432 99	532 61	638 07	750 28	870 44	1,000
96 87	79 14	161 44	247 26	337 03	431 29	530 71	636 13	748 57	869 31	1,000
98 12	78 78	160 69	246 10	335 48	429 41	528 61	633 99	746 66	868 06	1,000
99 51	78 40	159 87	244 84	333 79	427 35	526 30	631 61	744 55	866 67	1,000
101 06	77 97	158 98	243 46	331 95	425 09	523 75	629 00	742 21	865 12	1,000
102 78	77 51	158 01	241 97	329 92	422 60	520 95	626 11	739 62	863 41	1,000
104 68	77 02	156 97	240 33	327 70	419 88	517 85	622 91	736 74	861 50	1,000
106 80	76 48	155 82	238 53	325 26	416 86	514 42	619 36	733 55	859 39	1,000
109 14	75 88	154 54	236 53	322 54	413 50	510 59	615 40	729 99	857 04	1,000

Net Premiums and Reserve Values for $1,000.

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is Equivalent to the Face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	$25 15	$18 37	$37 48	$57 37	$78 07	$99 62	$122 06	$145 41
21	25 55	18 74	38 29	58 52	79 64	101 63	124 52	148 34
22	25 97	19 12	39 02	59 72	81 28	103 71	127 06	151 33
23	26 40	19 52	39 83	60 97	82 97	105 86	129 70	154 40
24	26 84	19 93	40 68	62 26	84 72	108 09	132 42	157 74
25	27 31	20 36	41 54	63 59	86 52	110 39	135 23	161 09
26	27 79	20 80	42 44	64 96	88 39	112 76	138 14	164 54
27	28 29	21 26	43 37	66 38	90 31	115 22	141 14	168 [illegible]
28	28 81	21 73	44 33	67 84	92 31	117 76	144 23	171 [illegible]
29	29 35	22 21	45 32	69 36	94 36	120 37	147 43	175 [illegible]
30	29 91	22 72	46 35	70 92	96 48	123 06	150 72	179 [illegible]
31	30 49	23 24	47 41	72 53	98 67	125 86	154 12	183 [illegible]
32	31 09	23 78	48 49	74 19	100 92	128 71	157 61	187 [illegible]
33	31 72	24 32	49 61	75 90	103 24	131 66	161 20	191 [illegible]
34	32 37	24 89	50 77	77 67	105 63	134 69	164 90	196 [illegible]
35	33 05	25 49	51 97	79 49	108 08	137 81	168 69	200 [illegible]
36	33 75	26 09	53 19	81 34	110 60	140 99	172 58	205 [illegible]
37	34 49	26 71	54 44	83 26	113 18	144 28	176 58	210 [illegible]
38	35 26	27 34	55 73	85 21	115 84	147 64	180 68	214 [illegible]
39	36 05	28 00	57 06	87 24	118 57	151 10	184 88	219 [illegible]
40	36 89	28 67	58 42	89 31	121 37	154 64	189 18	225 [illegible]
41	37 76	29 36	59 83	91 45	124 24	158 27	193 57	230 [illegible]
42	38 67	30 07	61 27	93 62	127 17	161 96	198 02	235 [illegible]
43	39 62	30 81	62 75	95 85	130 16	165 70	202 53	240 [illegible]
44	40 62	31 55	64 25	98 12	133 18	169 49	207 07	245 [illegible]
45	41 66	32 32	65 77	100 40	136 23	173 29	211 61	251 25
46	42 77	33 08	67 31	102 70	139 27	177 07	216 13	256 [illegible]
47	43 92	33 87	68 86	105 00	142 31	180 84	220 63	261 [illegible]
48	45 14	34 64	70 39	107 27	145 31	184 57	225 09	266 [illegible]
49	46 42	35 40	71 90	109 51	148 28	188 25	229 48	272 [illegible]
50	47 77	36 16	73 39	111 73	151 22	191 89	233 82	277 [illegible]
51	49 19	36 91	74 87	113 93	154 11	195 48	238 08	283 [illegible]
52	50 69	37 65	76 34	116 10	156 97	199 00	242 25	288 [illegible]
53	52 27	38 39	77 79	118 24	159 76	202 44	246 33	293 [illegible]
54	53 94	39 11	79 21	120 32	162 49	205 80	250 29	298 [illegible]
55	55 71	39 83	80 61	122 37	165 17	209 06	254 13	300 [illegible]
56	57 50	40 53	81 97	124 37	167 76	212 21	257 82	304 [illegible]
57	59 60	41 22	83 32	126 32	170 28	215 25	261 35	308 [illegible]
58	61 73	41 91	84 64	128 21	172 69	218 16	264 72	312 [illegible]
59	64 00	42 57	85 90	130 02	175 00	220 92	267 90	316 [illegible]
60	66 43	43 22	87 12	131 76	177 20	223 53	270 86	319 [illegible]
61	69 04	43 84	88 30	133 43	179 29	225 96	273 57	322 [illegible]
62	71 83	44 44	89 43	135 01	181 22	228 18	276 01	324 [illegible]
63	74 83	45 03	90 52	136 48	182 99	230 16	278 13	327 [illegible]
64	78 05	45 59	91 51	137 81	184 57	231 86	279 89	328 [illegible]
65	81 52	46 0[illegible]	92 42	139 00	185 91	233 26	281 25	330 [illegible]

Net Premiums and Reserve Values for $1,000.

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is Equivalent to the Face of the Policy at age 96.)

RESERVES AT THE END OF							
8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
$169 73	$195 05	$221 41	$248 85	$277 45	$307 22	$338 24	$370 55
173 14	198 96	225 85	253 85	283 00	313 37	345 00	377 95
176 67	203 01	230 44	259 01	288 75	319 72	351 99	385 60
180 32	207 20	235 20	264 33	294 68	326 28	359 20	393 49
184 10	211 54	240 10	269 84	300 81	333 06	366 65	401 63
188 00	216 00	245 16	275 52	307 13	340 05	374 33	410 03
192 02	220 62	250 39	281 38	313 66	347 25	382 25	418 69
196 17	225 38	255 78	287 43	320 38	354 68	390 40	427 62
200 46	230 29	261 35	293 66	327 31	362 33	398 81	436 81
204 87	235 35	267 07	300 08	334 44	370 21	407 47	446 28
209 43	240 56	272 96	306 68	341 78	378 32	416 37	456 00
214 11	245 93	279 03	313 47	349 33	386 65	425 52	466 00
218 92	251 43	285 26	320 45	357 09	395 21	434 91	476 26
223 87	257 10	291 66	327 63	365 05	404 00	444 54	486 77
228 96	262 92	298 24	334 98	373 21	412 99	454 40	497 52
234 18	268 89	304 98	342 52	381 57	422 19	464 47	508 49
239 54	275 01	311 89	350 23	390 10	431 58	474 74	519 67
245 03	281 28	318 94	358 10	398 81	441 14	485 18	531 04
250 64	287 67	326 14	366 12	407 66	450 84	495 78	542 58
256 38	294 20	333 47	374 26	416 63	460 69	506 53	554 30
262 22	300 83	340 90	382 50	425 71	470 64	517 41	566 15
268 16	307 54	348 41	390 82	434 88	480 70	528 39	578 13
274 15	314 31	355 97	399 20	444 11	490 82	539 46	590 22
280 18	321 12	363 57	407 63	453 39	500 99	550 60	602 39
286 23	327 94	371 19	416 06	462 68	511 19	561 77	614 63
292 27	334 76	378 79	424 49	471 96	521 39	572 97	626 92
298 30	341 54	386 36	432 87	481 21	531 57	584 16	639 24
304 27	348 28	393 87	441 19	490 41	541 70	595 32	651 55
310 18	354 93	401 30	449 43	499 51	551 75	606 41	663 88
316 01	361 49	408 62	457 56	508 50	561 68	617 41	676 07
321 73	367 94	415 82	465 54	517 34	571 48	628 30	688 24
327 36	374 26	422 86	473 36	526 01	581 11	639 05	700 30
332 84	380 42	429 72	480 98	534 47	590 54	649 61	712 28
338 18	386 39	436 37	488 38	542 71	599 74	659 96	724 01
343 32	392 15	442 79	495 51	550 66	608 66	670 07	735 60
348 28	397 69	448 95	502 36	558 30	617 26	679 89	746 98
353 01	402 96	454 80	508 86	565 58	625 52	689 39	758 13
357 51	407 95	460 32	515 00	572 47	633 38	698 54	769 04
361 73	412 61	465 46	520 72	578 93	640 81	707 32	779 73
365 65	416 90	470 18	525 97	584 89	647 76	715 72	790 18
369 22	420 78	474 44	530 71	590 32	654 24	723 75	800 48
372 41	424 21	478 16	534 88	595 20	660 25	731 44	810 62
375 16	427 12	481 31	538 47	599 55	665 80	738 79	820 64
377 41	429 46	483 88	541 50	603 39	670 89	745 81	830 54
379 14	431 26	485 91	544 02	606 73	675 55	752 49	840 32
380 38	432 57	487 48	546 08	609 63	679 77	758 80	849 97

Net Premiums and Reserve Values per $1,000

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	$54 44	$48 92	$99 90	$153 05	$208 45	$266 21	$326 43	[illegible]
21	54 47	48 91	99 88	153 01	208 40	266 16	326 37	[illegible]
22	54 51	48 90	99 86	152 98	208 37	266 11	326 31	[illegible]
23	54 55	48 88	99 84	152 96	208 33	266 06	326 26	[illegible]
24	54 59	48 88	99 83	152 93	208 29	266 01	326 19	[illegible]
25	54 63	48 87	99 81	152 90	208 25	265 96	326 13	[illegible]
26	54 68	48 86	99 79	152 87	208 20	265 90	326 06	[illegible]
27	54 73	48 85	99 77	152 84	208 16	265 84	325 99	[illegible]
28	54 79	48 85	99 75	152 81	208 12	265 79	325 92	[illegible]
29	54 85	48 83	99 72	152 78	208 07	265 73	325 84	[illegible]
30	54 92	48 83	99 71	152 75	208 03	265 66	325 77	[illegible]
31	54 99	48 82	99 70	152 72	207 98	265 60	325 69	[illegible]
32	55 07	48 81	99 67	152 68	207 93	265 54	325 60	[illegible]
33	55 16	48 80	99 65	152 65	207 89	265 47	325 51	[illegible]
34	55 26	48 79	99 64	152 62	207 85	265 40	325 42	[illegible]
35	55 37	48 80	99 63	152 60	207 79	265 33	325 32	[illegible]
36	55 49	48 79	99 62	152 57	207 74	265 25	325 22	[illegible]
37	55 63	48 79	99 60	152 54	207 69	265 18	325 12	[illegible]
38	55 78	48 79	99 59	152 51	207 65	265 12	325 03	[illegible]
39	55 95	48 79	99 59	152 50	207 63	265 07	324 95	[illegible]
40	56 14	48 80	99 60	152 50	207 62	265 03	324 88	[illegible]
41	56 36	48 82	99 63	152 53	207 62	265 02	324 82	[illegible]
42	56 61	48 83	99 66	152 55	207 64	264 99	324 75	[illegible]
43	56 88	48 87	99 70	152 61	207 66	264 98	324 68	[illegible]
44	57 20	48 90	99 76	152 65	207 68	264 96	324 58	[illegible]
45	57 55	48 95	99 82	152 71	207 71	264 91	324 44	[illegible]
46	57 95	48 99	99 88	152 76	207 70	264 82	324 24	[illegible]
47	58 41	49 04	99 95	152 79	207 67	264 69	324 00	[illegible]
48	58 92	49 08	99 98	152 78	207 58	264 50	323 69	[illegible]
49	59 49	49 11	99 99	152 74	207 46	264 27	323 31	[illegible]
50	60 13	49 13	99 99	152 68	207 30	263 99	322 88	[illegible]
51	60 84	49 14	99 98	152 61	207 12	263 66	322 38	[illegible]
52	61 63	49 16	99 97	152 51	206 91	263 29	321 83	[illegible]
53	62 52	49 18	99 94	152 40	206 67	262 88	321 21	[illegible]
54	63 50	49 18	99 91	152 27	206 39	262 42	320 53	[illegible]
55	64 59	49 20	99 87	152 13	206 10	261 92	319 78	[illegible]
56	65 81	49 20	99 83	151 98	205 78	261 37	318 97	[illegible]
57	67 16	49 22	99 80	151 83	205 44	260 79	318 08	[illegible]
58	68 65	49 25	99 77	151 67	205 08	260 16	317 14	[illegible]
59	70 31	49 27	99 73	151 49	204 68	259 48	316 12	[illegible]
60	72 15	49 30	99 70	151 31	204 26	258 76	315 00	[illegible]
61	74 18	49 32	99 66	151 11	203 82	257 96	313 77	[illegible]
62	76 43	49 36	99 63	150 91	203 32	257 07	312 41	[illegible]
63	78 90	49 40	99 59	150 66	202 75	256 07	310 86	[illegible]
64	81 63	49 44	99 52	150 36	202 09	254 90	309 10	[illegible]
65	84 63	49 45	99 42	149 99	201 30	253 57	307 09	[illegible]

Net Premiums and Reserve Values per $1,000

FIFTEEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

RESERVES AT THE END OF

8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
$454 73	$523 05	$594 31	$668 66	$746 25	$827 22	$911 75	$1,000
454 66	522 97	594 23	668 58	746 18	827 16	911 71	1,000
454 58	522 89	594 15	668 50	746 10	827 10	911 68	1,000
454 50	522 80	594 06	668 42	746 02	827 04	911 64	1,000
454 43	522 72	593 97	668 33	745 94	826 97	911 60	1,000
454 34	522 62	593 87	668 23	745 85	826 90	911 55	1,000
454 25	522 52	593 77	668 13	745 76	826 82	911 51	1,000
454 15	522 42	593 66	668 02	745 65	826 74	911 45	1,000
454 06	522 31	593 55	667 90	745 54	826 65	911 40	1,000
453 95	522 20	593 42	667 77	745 42	826 54	911 33	1,000
453 84	522 07	593 28	667 63	745 29	826 44	911 27	1,000
453 72	521 94	593 14	667 48	745 15	826 32	911 19	1,000
453 59	521 79	592 98	667 32	744 99	826 19	911 11	1,000
453 46	521 63	592 81	667 15	744 83	826 05	911 02	1,000
453 31	521 47	592 63	666 96	744 65	825 89	910 92	1,000
453 16	521 30	592 44	666 76	744 45	825 72	910 81	1,000
453 01	521 11	592 24	666 54	744 24	825 54	910 69	1,000
452 85	520 93	592 02	666 31	744 00	825 33	910 56	1,000
452 69	520 73	591 79	666 06	743 74	825 10	910 40	1,000
452 53	520 53	591 54	665 78	743 45	824 84	910 23	1,000
452 37	520 31	591 27	665 46	743 13	824 54	910 04	1,000
452 19	520 06	590 96	665 10	742 76	824 21	909 82	1,000
451 98	519 77	590 60	664 69	742 33	823 84	909 58	1,000
451 74	519 43	590 18	664 23	741 86	823 41	909 30	1,000
451 44	519 04	589 70	663 68	741 31	822 93	908 99	1,000
451 08	518 57	589 14	663 07	740 68	822 38	908 63	1,000
450 65	518 02	588 49	662 35	739 97	821 76	908 23	1,000
450 14	517 38	587 74	661 54	739 16	821 06	907 78	1,000
449 54	516 64	586 88	660 62	738 25	820 26	907 27	1,000
448 85	515 79	585 92	659 58	737 22	819 37	906 70	1,000
448 06	514 85	584 83	658 42	736 07	818 38	906 06	1,000
447 19	513 79	583 63	657 12	734 78	817 27	905 35	1,000
446 22	512 61	582 28	655 67	733 36	816 03	904 55	1,000
445 14	511 31	580 79	654 08	731 78	814 66	903 67	1,000
443 94	509 86	579 14	652 31	730 03	813 14	902 68	1,000
442 63	508 28	577 34	650 37	728 10	811 46	901 59	1,000
441 20	506 56	575 36	648 23	725 97	809 59	900 38	1,000
439 65	504 67	573 18	645 88	723 62	807 52	899 03	1,000
437 96	502 61	570 80	643 28	721 02	805 23	897 53	1,000
436 11	500 34	568 17	640 42	718 13	802 68	895 87	1,000
434 09	497 84	565 26	637 23	714 92	799 86	894 03	1,000
431 83	495 06	562 02	633 68	711 36	796 73	892 00	1,000
429 31	491 95	558 39	629 73	707 42	793 29	889 76	1,000
426 48	488 46	554 36	625 39	703 11	789 52	887 28	1,000
423 28	484 58	549 95	620 67	698 42	785 40	884 55	1,000
419 77	480 39	545 22	615 63	693 40	780 93	881 55	1,000

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums	RESERVES AT THE END OF										
		1 Year.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.
20	$20 72	$13 75	$28 05	$42 91	$58 36	$74 44	$91 16	108 55	126 64	145 46	165 03	[illegible]
21	21 06	14 05	28 65	43 84	59 64	76 07	93 15	110 92	129 40	148 61	168 60	[illegible]
22	21 40	14 36	29 29	44 81	60 96	77 75	95 21	113 37	132 24	151 88	172 30	[illegible]
23	21 76	14 68	29 95	45 83	62 33	79 50	97 34	115 90	135 19	155 26	176 12	[illegible]
24	22 14	15 02	30 64	46 88	63 75	81 30	99 55	118 51	138 24	158 75	180 09	[illegible]
25	22 53	15 37	31 35	47 96	65 22	83 17	101 82	121 22	141 39	162 35	184 14	[illegible]
26	22 93	15 73	32 08	49 07	66 73	85 09	104 18	124 01	144 63	166 06	188 34	[illegible]
27	23 35	16 10	32 84	50 23	68 30	87 09	106 61	126 90	147 98	169 90	192 67	[illegible]
28	23 79	16 49	33 62	51 42	69 92	89 15	109 12	129 87	151 44	173 85	197 14	[illegible]
29	24 24	16 88	34 43	52 66	71 60	91 27	111 71	132 95	155 01	177 98	201 74	[illegible]
30	24 71	17 30	35 27	53 94	73 32	93 46	114 39	136 12	158 69	182 12	206 47	[illegible]
31	25 21	17 73	36 14	55 25	75 11	95 73	117 15	139 38	162 47	186 44	211 33	[illegible]
32	25 72	18 17	37 03	56 61	76 95	98 06	119 99	142 74	166 36	190 88	216 34	[illegible]
33	26 25	18 62	37 94	58 02	78 85	100 47	122 91	146 20	170 36	195 45	221 49	[illegible]
34	26 81	19 09	38 91	59 47	80 82	102 95	125 93	149 76	174 49	200 15	226 77	[illegible]
35	27 40	19 58	39 90	60 97	82 83	105 51	129 03	153 42	178 73	204 98	232 19	[illegible]
36	28 01	20 08	40 91	62 51	84 91	108 13	132 22	157 19	183 08	209 92	237 75	[illegible]
37	28 64	20 60	41 96	64 10	87 05	110 84	135 50	161 07	187 55	215 00	243 [illegible]	[illegible]
38	29 31	21 13	43 03	65 73	89 25	113 63	138 88	165 04	192 14	220 19	249 [illegible]	[illegible]
39	30 01	21 69	44 15	67 42	91 53	116 51	142 36	169 13	196 88	225 49	255 [illegible]	[illegible]
40	30 75	22 25	45 30	69 17	93 88	119 46	145 93	173 31	201 62	230 88	261 10	[illegible]
41	31 52	22 85	46 50	70 98	96 30	122 50	149 59	177 58	206 49	236 34	267 13	[illegible]
42	32 34	23 46	47 73	72 83	98 79	125 61	153 31	181 91	211 41	241 84	273 20	[illegible]
43	33 20	24 10	49 00	74 74	101 33	128 78	157 10	186 29	216 37	247 36	279 28	[illegible]
44	34 11	24 74	50 30	76 68	103 92	131 99	160 91	190 69	221 34	252 89	285 36	[illegible]
45	35 07	25 41	51 63	78 67	106 54	135 23	164 74	195 10	226 31	258 41	291 42	[illegible]
46	36 08	26 09	52 98	80 68	109 17	138 47	168 57	199 49	231 27	263 90	297 44	[illegible]
47	37 16	26 78	54 35	82 69	111 81	141 70	172 39	203 88	236 19	269 35	303 39	[illegible]
48	38 31	27 48	55 72	84 70	114 44	144 93	176 20	208 24	241 08	274 74	309 27	[illegible]
49	39 53	28 17	57 07	86 70	117 05	148 14	179 97	212 56	245 91	280 06	315 06	[illegible]
50	40 82	28 87	58 43	88 70	119 63	151 35	183 74	216 84	250 70	285 33	320 77	[illegible]
51	42 20	29 56	59 80	90 72	122 30	154 56	187 48	221 10	255 44	290 51	326 38	[illegible]
52	43 67	30 27	61 19	92 74	124 93	157 75	191 21	225 33	260 12	295 62	331 86	[illegible]
53	45 23	30 99	62 58	94 78	127 56	160 94	194 93	229 52	264 75	300 63	337 23	[illegible]
54	46 91	31 71	63 98	96 82	130 20	164 14	198 62	233 67	269 29	305 54	342 47	[illegible]
55	48 70	32 44	65 40	98 87	132 85	167 32	202 29	237 76	273 77	310 35	347 55	[illegible]
56	50 63	33 17	66 82	100 93	135 49	170 49	205 92	241 79	278 15	315 03	352 49	[illegible]
57	52 69	33 92	68 27	103 01	138 14	173 64	209 51	245 78	282 45	319 56	357 15	[illegible]
58	54 90	34 68	69 72	105 10	140 78	176 77	213 07	249 69	286 62	323 93	361 67	[illegible]
59	57 28	35 44	71 18	107 18	143 41	179 88	216 58	253 49	290 65	328 10	365 [illegible]	[illegible]
60	59 85	36 22	72 64	109 26	146 04	182 97	220 01	257 19	294 52	332 04	369 [illegible]	[illegible]
61	62 61	36 99	74 12	111 35	148 67	186 01	223 38	260 78	298 22	335 75	373 [illegible]	[illegible]
62	65 60	37 78	75 62	113 47	151 27	189 01	226 67	264 24	301 74	339 23	376 [illegible]	[illegible]
63	68 82	38 59	77 14	115 58	153 87	191 98	229 87	267 57	305 08	342 50	380 [illegible]	[illegible]
64	72 30	39 41	78 65	117 68	156 43	194 87	232 99	270 77	308 27	345 65	383 [illegible]	[illegible]
65	76 07	40 22	80 16	119 76	158 95	197 71	236 00	273 86	311 41	348 84	386 [illegible]	[illegible]

Net Premiums and Reserve Values per $1,000.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF																				Reserve Values on Paid up Life Policies per $1,000.			
12 Years.		13 Years.		14 Years.		15 Years.		16 Years.		17 Years.		18 Years.		19 Years.		20 Years.		Present Age.	Net Single Premium or Reserve.	Present Age.	Net Single Premium or Reserve.
206	58	228	62	251	54	275	39	300	22	326	05	352	93	380	91	410	03	20	284 97	65	688 24
211	03	233	53	256	94	281	29	306	63	333	00	360	43	388	98	418	69	21	289 40	66	700 30
215	63	238	61	262	51	287	38	313	25	340	15	368	15	397	29	427	62	22	293 99	67	712 23
220	38	243	86	268	27	293	66	320	06	347	53	376	11	406	86	436	81	23	298 73	68	724 01
225	29	249	27	274	20	300	13	327	09	355	13	384	31	414	67	446	28	24	303 65	69	735 60
230	35	254	85	280	31	306	79	334	32	362	96	392	75	423	75	456	00	25	308 73	70	746 98
235	57	260	59	286	60	313	65	341	77	371	01	401	43	433	08	466	00	26	314 01	71	758 13
240	94	266	51	293	08	320	70	349	42	379	29	410	35	442	65	476	26	27	319 47	72	769 04
246	47	272	59	299	74	327	96	357	30	387	79	419	50	452	47	486	77	28	325 12	73	779 72
252	16	278	85	306	59	335	42	365	38	396	52	428	88	462	53	497	52	29	330 97	74	790 18
258	01	285	29	313	63	343	07	373	67	405	45	438	48	472	81	508	49	30	337 02	75	800 48
264	02	291	90	320	85	350	92	382	15	414	59	448	28	483	29	519	67	31	343 28	76	810 62
270	20	298	68	328	26	358	95	390	82	423	91	458	27	493	95	531	04	32	349 76	77	820 64
276	53	305	63	335	82	367	16	399	67	433	40	468	42	504	78	542	58	33	356 46	78	830 54
283	03	312	74	343	56	375	52	408	67	443	04	478	72	515	77	554	30	34	363 39	79	840 32
289	67	320	00	351	44	384	02	417	79	452	81	489	15	526	90	566	15	35	370 55	80	849 97
296	44	327	39	359	44	392	64	427	03	462	69	499	70	538	14	578	13	36	377 95	81	859 40
303	35	334	89	367	54	401	35	436	37	472	67	510	34	549	49	590	22	37	385 60	82	868 65
310	34	342	48	375	73	410	14	445	78	482	72	521	06	560	90	602	39	38	393 49	83	877 74
317	42	350	14	383	96	418	99	455	24	492	82	531	82	572	38	614	63	39	401 63	84	886 77
324	55	357	85	392	27	427	87	464	74	502	94	542	61	583	89	626	92	40	410 03	85	895 78
331	72	365	59	400	59	436	77	474	23	513	07	553	41	595	40	639	24	41	418 69	86	904 68
338	91	373	34	408	90	445	66	483	71	523	17	564	18	606	90	651	55	42	427 62	87	913 32
346	09	381	07	417	18	454	50	493	14	533	22	574	89	618	35	663	83	43	436 81	88	921 49
353	25	388	75	425	40	463	28	502	49	543	18	585	52	629	73	676	07	44	446 28	89	929 20
360	35	396	37	433	55	471	96	511	74	553	03	596	04	641	01	688	24	45	456 00	90	936 64
367	37	403	90	441	58	480	51	520	84	562	73	606	41	652	15	700	30	46	466 00	91	943 93
374	31	411	32	449	48	488	91	529	77	572	26	616	61	663	14	712	23	47	476 26	92	950 74
381	12	418	59	457	21	497	13	538	51	581	58	626	60	673	92	724	01	48	486 77	93	956 30
387	80	425	70	464	76	505	14	547	02	590	65	636	34	684	48	735	60	49	497 52	94	961 52
394	34	432	64	472	11	512	92	555	27	599	45	645	80	694	78	746	98	50	508 49	95	966 18
400	71	439	38	479	23	520	43	563	28	607	94	654	95	704	79	758	13	51	519 67	96	1,000 00
406	90	445	91	486	09	527	65	570	86	616	07	663	74	714	47	769	04	52	531 04		
412	90	452	19	492	66	534	54	578	13	623	88	672	15	723	81	779	72	53	542 58		
418	68	458	20	498	91	541	06	584	99	631	15	680	15	732	81	790	18	54	554 30		
424	20	463	91	504	80	547	18	591	40	638	02	687	73	741	48	800	48	55	566 15		
429	44	469	27	510	29	552	83	597	33	644	41	694	90	749	85	810	62	56	578 13		
434	36	474	25	515	33	557	99	602	76	650	36	701	69	757	93	820	64	57	590 22		
438	92	478	79	519	89	562	66	607	73	655	87	708	10	765	74	830	54	58	602 39		
443	08	482	88	523	97	566	87	612	26	660	98	714	16	773	26	840	32	59	614 63		
446	82	486	54	527	64	570	69	616	41	665	73	719	86	780	47	849	97	60	626 92		
450	20	489	86	530	99	574	20	620	25	670	13	725	18	787	35	859	40	61	639 24		
453	34	492	97	534	16	577	52	623	84	674	21	730	15	793	81	868	65	62	651 55		
456	39	496	08	537	27	580	74	627	25	678	02	734	64	799	88	877	74	63	663 83		
459	52	499	20	540	47	583	95	630	55	681	43	738	67	805	44	886	77	64	676 07		
462	94	502	64	543	86	587	26	633	61	684	48	742	25	810	70	895	78				

Modified Preliminary Term: Life Policy Paid-up in 20 Years
Reserve Values American Experience
3½ per cent per each $1,000.

Age at Issue.	RESERVES AT THE END OF									
	1 Year	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	$7 72	$22 23	$37 32	$53 00	$69 32	$86 29	$103 95	$122 30	$141 40	$1[illegible]
21	7 77	22 60	38 02	54 04	70 73	88 07	106 11	124 88	144 39	[illegible]
22	7 81	22 98	38 75	55 14	72 19	89 91	108 36	127 53	147 47	[illegible]
23	7 86	23 37	39 49	56 26	73 69	91 82	110 67	130 27	150 66	[illegible]
24	7 90	23 77	40 26	57 42	75 25	93 79	113 06	133 11	153 95	[illegible]
25	7 94	24 18	41 05	58 61	76 85	95 81	115 54	136 04	157 34	[illegible]
26	7 97	24 59	41 87	59 83	78 50	97 90	118 07	139 04	160 83	[illegible]
27	8 00	25 02	42 71	61 09	80 21	100 07	120 70	142 15	164 45	[illegible]
28	8 03	25 46	43 57	62 40	81 96	102 28	123 40	145 35	168 16	[illegible]
29	8 06	25 92	44 46	63 74	83 77	104 57	126 19	148 65	171 98	[illegible]
30	8 07	26 37	45 38	65 12	85 62	106 93	129 06	152 04	175 92	[illegible]
31	8 08	26 84	46 31	66 53	87 54	109 35	132 01	155 53	179 96	[illegible]
32	8 09	27 30	47 26	67 98	89 50	111 84	135 02	159 11	184 09	[illegible]
33	8 09	27 79	48 26	69 49	91 53	114 41	138 14	162 78	188 34	[illegible]
34	8 09	28 29	49 27	71 04	93 62	117 03	141 34	166 57	192 73	[illegible]
35	8 09	28 79	50 29	72 59	95 73	119 73	144 61	170 44	197 23	[illegible]
36	8 05	29 30	51 34	74 21	97 91	122 50	147 98	174 41	201 82	[illegible]
37	8 01	29 82	52 42	75 85	100 15	125 33	151 44	178 49	206 53	[illegible]
38	7 97	30 34	53 52	77 55	102 45	128 26	154 98	182 67	211 32	[illegible]
39	7 92	30 87	54 65	79 29	104 81	131 25	158 61	186 92	216 22	[illegible]
40	7 85	31 42	55 81	81 08	107 24	134 31	162 30	191 26	221 19	[illegible]
41	7 77	31 96	57 01	82 90	109 71	137 42	166 06	195 65	226 20	[illegible]
42	7 68	32 52	58 21	84 78	112 22	140 58	169 86	200 08	231 23	[illegible]
43	7 57	33 07	59 44	86 66	114 77	143 77	173 69	204 50	236 26	[illegible]
44	7 46	33 64	60 67	88 57	117 35	146 98	177 50	208 93	241 28	[illegible]
45	7 32	34 19	61 92	90 49	119 91	150 17	181 31	213 32	246 26	[illegible]
46	7 17	34 76	63 17	92 39	122 45	153 34	185 08	217 69	251 20	[illegible]
47	7 00	35 30	64 39	94 26	124 96	156 47	188 80	220 00	256 06	[illegible]
48	6 82	35 82	65 58	96 13	127 46	159 57	192 50	226 26	260 88	[illegible]
49	6 62	36 31	66 76	97 96	129 92	162 65	196 15	230 46	265 60	[illegible]
50	6 40	36 80	67 93	99 79	132 37	165 69	199 76	234 60	270 26	[illegible]
51	6 17	37 28	69 09	101 60	134 80	168 70	203 31	238 68	274 82	[illegible]
52	5 92	37 75	70 25	103 39	137 20	171 66	206 83	242 69	279 29	[illegible]
53	5 65	38 20	71 38	105 16	139 57	174 61	210 28	246 62	283 65	[illegible]
54	5 36	38 65	72 49	106 92	141 93	177 51	213 67	250 46	287 88	[illegible]
55	5 07	39 07	73 61	108 68	144 26	180 35	217 01	254 20	292 00	[illegible]
56	4 75	39 50	74 73	110 42	146 58	183 19	220 27	257 85	295 99	[illegible]
57	4 43	39 93	75 84	112 15	148 85	185 95	223 46	261 40	299 81	[illegible]
58	4 09	40 33	76 92	113 84	151 08	188 65	226 55	264 80	303 45	[illegible]
59	3 74	40 73	78 00	115 52	153 29	191 30	229 54	268 06	306 87	[illegible]
60	3 39	41 13	79 07	117 19	155 46	193 87	232 42	271 14	310 07	[illegible]

dified Preliminary Term: Life Policy Paid-up in 20 Years.

Reserve Values American Experience
3½ per cent per each $1,000.

RESERVES AT THE END OF									
11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
81 94	203 45	225 82	$249 10	$273 31	$298 51	$324 74	$352 05	$380 46	$410 03
85 81	207 77	230 62	254 39	279 13	304 86	331 64	359 50	388 51	418 69
89 79	212 24	235 58	259 86	285 12	311 40	338 74	367 20	396 80	427 62
93 91	216 84	240 69	265 50	291 30	318 14	346 06	375 10	405 34	436 81
98 16	221 59	245 97	271 31	297 67	325 08	353 60	383 27	414 16	446 28
02 54	226 50	251 40	277 30	304 22	332 22	361 35	391 66	423 19	456 00
07 05	231 53	256 99	283 46	310 96	339 57	369 33	400 28	432 48	466 00
11 70	236 74	262 75	289 79	317 90	347 14	377 55	409 15	442 05	476 26
16 49	242 67	268 67	296 31	325 04	354 90	385 97	418 22	451 84	486 77
21 41	247 57	274 76	303 00	332 37	362 87	394 61	427 57	461 87	497 53
26 46	253 22	281 00	309 89	339 88	371 06	403 45	437 12	472 12	508 49
31 65	259 01	287 42	316 93	347 58	379 40	412 50	446 85	482 56	519 67
36 98	264 95	293 99	324 15	355 45	387 93	421 71	456 77	493 18	531 04
42 46	271 05	300 73	331 54	363 50	396 68	431 10	466 85	503 98	542 58
48 07	277 31	307 62	339 08	371 70	405 54	440 64	477 09	514 93	554 30
53 81	283 68	314 64	346 75	380 02	414 50	450 30	487 44	526 02	566 15
59 66	290 17	321 79	354 53	388 45	423 60	460 07	497 90	537 22	578 15
65 64	296 79	329 03	362 41	396 96	432 78	469 91	508 46	548 51	590 22
71 72	303 49	336 33	370 36	405 56	442 02	479 83	519 08	559 89	602 39
77 86	310 24	343 72	378 35	414 18	451 31	489 78	529 75	571 30	614 63
84 06	317 04	351 14	386 38	422 85	460 60	499 77	540 44	582 76	626 92
90 27	323 87	358 57	394 42	431 51	469 91	509 74	551 12	594 23	639 24
96 49	330 69	365 98	402 44	440 14	479 17	519 67	561 78	605 67	651 55
02 71	337 49	373 35	410 41	448 70	488 38	529 55	572 37	617 05	663 83
08 88	344 24	380 68	418 30	457 21	497 50	539 34	582 88	628 36	676 07
15 01	350 91	387 92	426 11	465 59	506 51	548 99	593 26	639 57	688 24
21 05	357 50	395 05	433 79	473 82	515 34	558 48	603 48	650 64	700 30
26 98	363 95	402 03	441 30	481 89	523 98	567 75	613 49	661 49	712 18
32 84	370 32	408 90	448 67	489 78	532 47	576 89	623 36	672 24	724 01
38 57	376 52	415 56	455 83	497 47	540 68	585 73	632 93	682 70	735 60
44 17	382 54	422 05	462 77	504 89	548 63	594 29	642 22	692 91	746 98
49 62	388 42	428 33	469 48	512 04	556 27	602 52	651 17	702 81	758 13
54 91	394 11	434 39	475 90	518 88	563 59	610 40	659 79	712 40	769 04
60 03	399 58	440 18	482 03	525 37	570 51	617 87	667 99	721 62	779 72
64 97	404 80	445 68	487 82	531 47	577 01	624 89	675 77	730 49	790 18
69 68	409 76	450 87	493 23	537 16	583 04	631 45	683 12	739 04	800 48
74 15	414 42	445 68	498 22	542 36	588 56	637 51	690 04	747 26	810 62
78 36	418 74	460 10	502 74	547 04	593 58	643 11	696 56	755 20	820 64
82 24	422 67	464 06	506 75	551 21	598 10	648 24	702 69	762 85	830 54
85 79	426 19	467 54	510 27	554 90	602 17	652 96	708 45	770 18	840 32
88 97	429 28	470 59	513 35	558 19	605 84	657 30	713 83	776 22	849 92

*Select and Ultimate Reserve per each $1,000. Life Policy Paid-up in 20 Years. American Table of Mortality with interest at 3½%.						†Modified Net Reserve (New Jersey Standard) per each $1,000. Life Policy Paid-up in 20 Years. American Table of Mortality with interest at 3½%.					
Age at Issue.	RESERVES AT THE END OF					Age at Issue.	RESERVES AT THE END OF				
	1 Year	2 Years.	3 Years.	4 Years.	5 Years.		1 Year	2 Years.	3 Years.	4 Years.	5 Years.
20	$8 11	$24 81	$41 52	$58 04	$74 44	20	$7 56	$22 89	$38 78	$55 26	$72 38
21	8 33	25 46	42 44	59 28	76 07	21	7 60	23 27	39 54	56 41	73 92
22	8 65	26 03	43 36	60 58	77 75	22	7 64	23 69	40 33	57 60	75 51
23	8 93	26 71	44 37	61 98	79 50	23	7 67	24 11	41 16	58 83	77 16
24	9 24	27 39	45 42	63 41	81 30	24	7 71	24 55	42 01	60 10	78 86
25	9 55	28 06	46 49	64 87	83 17	25	7 74	24 99	42 87	61 40	80 63
26	9 82	28 75	47 57	66 33	85 09	26	7 77	25 45	43 76	62 75	82 44
27	10 19	29 48	48 71	67 91	87 09	27	7 80	25 92	44 70	64 15	84 32
28	10 52	30 25	49 92	69 55	89 15	28	7 82	26 39	45 64	65 58	86 26
29	10 85	31 01	51 13	71 21	91 27	29	7 84	26 90	46 63	67 08	88 26
30	11 20	31 81	52 38	72 92	93 46	30	7 85	27 39	47 64	68 59	90 31
31	11 57	32 66	53 71	74 72	95 73	31	7 86	27 91	48 67	70 17	92 44
32	11 93	33 47	55 01	76 55	98 06	32	7 86	28 44	49 74	71 80	94 62
33	12 32	34 37	56 42	78 46	100 47	33	7 86	28 97	50 85	73 47	96 88
34	12 70	35 29	57 84	80 41	102 95	34	7 84	29 53	51 97	75 19	99 20
35	13 10	36 22	59 30	82 40	105 51	35	7 82	30 10	53 13	76 95	101 59
36	13 48	37 16	60 82	84 48	108 13	36	7 79	30 67	54 32	78 77	104 03
37	13 90	38 15	62 39	86 61	110 84	37	7 75	31 25	55 53	80 62	106 56
38	14 28	39 15	63 98	88 83	113 63	38	7 70	31 84	56 78	82 54	109 15
39	14 69	40 16	65 61	91 06	116 51	39	7 65	32 45	58 06	84 51	111 83
40	15 12	41 25	67 36	93 45	119 46	40	7 57	33 07	59 38	86 54	114 57
41	15 53	42 34	69 09	95 84	122 50	41	7 49	33 70	60 74	88 62	117 38
42	15 96	43 46	70 89	98 30	125 61	42	7 40	34 35	62 12	90 76	120 26
43	16 43	44 59	72 77	100 83	128 78	43	7 29	34 99	63 53	92 92	123 18
44	16 78	45 77	74 61	103 37	131 99	44	7 17	35 66	64 97	95 14	126 13
45	17 14	46 90	76 53	105 98	135 23	45	7 03	36 31	66 42	97 35	129 10
46	17 52	48 06	78 42	108 59	138 47	46	6 89	36 98	67 88	99 57	132 07
47	17 86	49 23	80 35	111 22	141 70	47	6 71	37 62	69 31	101 77	135 01
48	18 13	50 30	82 23	113 81	144 93	48	6 53	38 26	70 73	103 96	137 95
49	18 32	51 38	84 05	116 40	148 14	49	6 33	38 87	72 14	106 13	140 86
50	18 47	52 41	85 96	118 92	151 35	50	6 13	39 48	73 54	108 31	143 77
51	18 56	53 39	87 76	121 55	154 56	51	5 89	40 07	74 94	110 46	146 67
52	18 62	54 36	89 61	124 13	157 75	52	5 65	40 67	76 33	112 62	149 54
53	18 56	55 35	91 44	126 67	160 94	53	5 39	41 25	77 71	114 76	152 41
54	18 45	56 21	93 25	129 30	164 14	54	5 12	41 82	79 09	116 90	155 28
55	18 24	57 11	95 06	131 86	167 32	55	4 82	42 38	80 46	119 04	158 11
56	17 97	57 93	96 82	134 44	170 49	56	4 52	42 94	81 83	121 16	160 94
57	17 59	58 74	98 59	137 00	173 64	57	4 21	43 51	83 20	123 28	163 74
58	17 15	59 43	100 32	139 54	176 77	58	3 88	44 05	84 57	125 38	166 50
59	16 51	60 07	102 02	142 06	179 88	59	3 55	44 60	85 92	127 46	169 25
30	15 81	60 67	103 69	144 60	182 97	60	3 22	45 14	87 26	129 54	171 97

*The 6th year and thereafter the reserve on this plan is equivalent to the reserve on regular 20 Premiums Life Policy American 3½ % which see.

†The 7th year and thereafter the reserve on this plan is equivalent to the reserve on regular 20 Premiums Life American 3½ % which see.

Net Premiums and Reserve Values per $1,000.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Net Annual Premiums.	RESERVES AT THE END OF									
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
$38 90	$32 71	$66 79	$102 29	$139 29	$177 84	$218 02	$259 90	$303 55	$349 05	$396 50
38 94	32 71	66 78	102 28	139 27	177 82	217 99	259 86	303 50	349 00	396 43
38 99	32 71	66 77	102 27	139 26	177 80	217 97	259 83	303 46	348 95	396 38
39 04	32 70	66 77	102 27	149 25	177 79	217 95	259 80	303 43	348 91	396 32
39 09	32 71	66 78	102 27	139 25	177 78	217 93	259 78	303 40	348 87	396 27
39 14	32 71	66 78	102 27	139 25	177 78	217 92	259 76	303 37	348 82	396 21
39 20	32 71	66 78	102 28	139 25	177 77	217 91	259 74	303 34	348 78	396 16
39 27	32 72	66 79	102 28	139 26	177 78	217 91	259 73	303 31	348 75	396 11
39 34	32 73	66 80	102 30	139 27	177 79	217 91	259 72	303 30	348 72	396 06
39 42	32 73	66 81	102 32	139 29	177 80	217 92	259 73	303 29	348 69	396 01
39 51	32 74	66 84	102 35	139 32	177 83	217 95	259 74	303 29	348 67	395 98
39 61	32 76	66 87	102 38	139 35	177 87	217 98	259 77	303 30	348 66	395 94
39 72	32 78	66 90	102 42	139 41	177 92	218 03	259 80	303 32	348 66	395 92
39 83	32 79	66 93	102 47	139 47	177 98	218 09	259 85	303 35	348 68	395 91
39 97	32 82	66 99	102 54	139 55	178 07	218 17	259 92	303 42	348 72	395 94
40 12	32 86	67 06	102 63	139 65	178 18	218 28	260 03	303 51	348 80	395 99
40 28	32 90	67 13	102 73	139 77	178 30	218 41	260 16	303 64	348 90	396 07
40 47	32 95	67 22	102 85	139 91	178 47	218 59	260 34	303 80	349 05	396 17
40 68	33 00	67 32	102 99	140 09	178 67	218 81	260 56	304 01	349 23	396 31
40 91	33 08	67 44	103 17	140 31	178 93	219 08	260 84	304 27	349 45	396 48
41 18	33 15	67 59	103 38	140 58	179 23	219 41	261 16	304 57	349 71	396 66
41 47	33 25	67 78	103 65	140 89	179 59	219 78	261 53	304 92	349 99	396 85
41 81	33 36	67 99	103 94	141 26	179 99	220 20	261 95	305 28	350 28	397 04
42 18	33 50	68 23	104 28	141 67	180 45	220 67	262 38	305 66	350 57	397 22
42 61	33 68	68 51	104 65	142 12	180 94	221 16	262 84	306 04	350 86	397 39
43 08	33 80	68 81	105 06	142 60	181 45	221 66	263 29	306 42	351 14	397 54
43 61	33 97	69 13	105 50	143 10	181 97	222 17	263 76	306 81	351 40	397 66
44 21	34 17	69 48	105 95	143 62	182 51	222 70	264 24	307 19	351 66	397 75
44 88	34 37	69 84	106 42	144 15	183 07	223 25	264 72	307 57	351 90	397 82
45 63	34 57	70 19	106 89	144 69	183 65	223 80	265 21	307 95	352 13	397 87
46 46	34 79	70 58	107 39	145 28	184 26	224 39	265 73	308 36	352 38	397 92
47 39	35 01	70 98	107 94	145 90	184 92	225 02	266 29	308 80	352 65	397 96
48 41	35 26	71 43	108 53	146 58	185 63	225 71	266 90	309 28	352 93	398 01
49 55	35 53	71 91	109 17	147 32	186 40	226 47	267 58	309 80	353 25	398 07
50 81	35 82	72 44	109 87	148 13	187 26	227 30	268 32	310 38	353 61	398 15
52 21	36 13	73 00	110 62	149 01	188 19	228 21	269 12	311 02	354 01	398 25
53 75	36 47	73 61	111 44	149 96	189 19	229 19	270 00	311 72	354 45	398 35
55 45	36 84	74 29	112 34	151 00	190 29	230 25	270 96	312 48	354 92	398 44
57 32	37 25	75 01	113 30	152 11	191 46	231 40	271 98	313 27	355 39	398 50
59 38	37 67	75 78	114 32	153 28	192 71	232 62	273 06	314 09	355 86	398 49
61 65	38 13	76 60	115 41	154 56	194 05	233 91	274 17	314 93	356 29	398 42
64 13	38 61	77 48	116 58	155 91	195 46	235 26	275 34	315 78	356 69	398 25
66 86	39 13	78 42	117 84	157 35	196 96	236 69	276 55	316 64	357 07	398 03
69 85	39 70	79 44	119 17	158 88	198 54	238 17	277 81	317 52	357 45	397 86
73 13	40 30	80 50	120 57	160 48	200 19	239 73	279 12	318 46	357 96	397 89
76 72	40 93	81 61	122 03	162 13	201 91	241 35	280 51	319 55	358 73	398 33

Net Premiums and Reserve Values per $1,000

TWENTY YEAR ENDOWMENT POLICY

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	Reserves at the end of 11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	445 97	497 56	551 38	$607 52	$666 10	$727 23	$791 05	$857 69	$927 28	$1,000
21	445 90	497 49	551 29	607 43	666 00	727 14	790 97	857 62	927 24	1,000
22	445 83	497 41	551 20	607 34	665 91	727 05	790 88	857 54	927 20	1,000
23	445 76	497 33	551 12	607 24	665 81	726 94	790 78	857 47	927 15	1,000
24	445 70	497 25	551 03	607 14	665 70	726 84	790 68	857 38	927 10	1,000
25	445 63	497 17	550 94	607 04	665 59	726 72	790 57	857 29	927 04	1,000
26	445 56	497 09	550 84	606 92	665 46	726 60	790 45	857 19	926 98	1,000
27	445 50	497 00	550 73	606 80	665 34	726 46	790 33	857 09	926 91	1,000
28	445 43	496 91	550 63	606 68	665 20	726 32	790 19	856 97	926 84	1,000
29	445 36	496 82	550 52	606 55	665 06	726 17	790 05	856 85	926 76	1,000
30	445 29	496 74	550 41	606 42	664 91	726 02	789 89	856 71	926 67	1,000
31	445 24	496 65	550 30	606 29	664 76	725 85	789 73	856 57	926 58	1,000
32	445 19	496 58	550 20	606 16	664 60	725 68	789 55	856 40	926 47	1,000
33	445 17	496 52	550 10	606 03	664 44	725 49	789 35	856 23	926 35	1,000
34	445 16	496 48	550 02	605 91	664 28	725 29	789 14	856 03	926 22	1,000
35	445 17	496 45	549 94	605 78	664 10	725 07	788 89	855 81	926 07	1,000
36	445 20	496 43	549 87	605 64	663 89	724 82	788 62	855 56	925 90	1,000
37	445 26	496 43	549 79	605 48	663 66	724 54	788 32	855 28	925 72	1,000
38	445 34	496 43	549 70	605 30	663 40	724 22	787 98	854 96	925 51	1,000
39	445 43	496 42	549 59	605 09	663 11	723 86	787 59	854 61	925 27	1,000
40	445 52	496 40	549 46	604 86	662 78	723 45	787 16	854 21	925 01	1,000
41	445 60	496 37	549 31	604 58	662 39	722 99	786 67	853 77	924 71	1,000
42	445 67	496 31	549 11	604 25	661 94	722 46	786 11	853 26	924 38	1,000
43	445 73	496 22	548 87	603 86	661 43	721 86	785 48	852 70	924 00	1,000
44	445 75	496 09	548 57	603 40	660 84	721 17	784 76	852 05	923 58	1,000
45	445 74	495 91	548 21	602 88	660 17	720 40	783 96	851 33	923 10	1,000
46	445 69	495 67	547 79	602 27	659 39	719 51	783 05	850 52	922 57	1,000
47	445 60	495 38	547 29	601 57	658 52	718 52	782 03	849 61	921 97	1,000
48	445 48	495 04	546 72	600 77	657 53	717 41	780 89	848 59	921 30	1,000
49	445 31	494 63	546 06	599 87	656 43	716 16	779 61	847 46	920 56	1,000
50	445 12	494 18	545 33	598 89	655 22	714 79	778 20	846 20	919 72	1,000
51	444 90	493 67	544 53	597 81	653 88	713 28	776 64	844 80	918 80	1,000
52	444 67	493 13	543 67	596 62	552 41	711 61	774 92	843 25	917 77	1,000
53	444 43	492 55	542 73	595 32	650 80	709 78	773 02	841 54	916 63	1,000
54	444 18	491 93	541 71	593 91	649 03	707 75	770 91	839 63	915 57	1,000
55	443 91	491 25	540 58	592 34	647 08	705 50	768 57	837 52	913 98	1,000
56	443 60	490 48	539 33	590 59	644 88	702 99	765 97	835 19	912 43	1,000
57	443 25	489 61	537 91	588 63	642 42	700 19	763 09	832 63	910 73	1,000
58	442 80	488 60	536 28	586 39	639 68	697 11	759 95	829 81	908 86	1,000
59	442 24	487 40	534 42	583 91	636 68	693 77	756 54	826 75	906 80	1,000
60	441 55	486 03	532 36	581 22	633 47	690 22	752 90	823 44	904 54	1,000
61	440 72	484 52	530 19	578 43	630 15	686 51	749 05	819 88	902 05	1,000
62	439 86	483 01	528 04	575 68	626 86	682 76	745 05	816 10	899 52	1,000
63	439 11	481 67	526 10	573 13	623 69	679 04	740 98	812 06	896 33	1,000
64	438 65	480 68	524 55	570 94	620 80	675 46	736 76	807 74	893 06	1,000
65	438 69	480 27	523 57	569 25	618 29	671 98	732 41	803 13	889 47	1,000

PER $1,000.

nty Years (First Year Term and 19 Years) Endowment Policy.

American Experience 3½ per cent.

Yr. Term		19 Year Endowment.								
			Reserves at End of							
Net Premium 1 Year Term.	Age.	Net Premium 19 Year Endowment.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
$7 54	21	$41 36	$35 23	$71 93	110 18	150 04	191 58	234 87	280 00	327 05
7 59	22	41 40	35 22	71 92	110 17	150 02	191 55	234 84	279 95	327 00
7 64	23	41 45	35 22	71 92	110 16	150 00	191 53	234 81	279 91	326 95
7 69	24	41 50	35 22	71 92	110 15	149 99	191 51	234 78	279 87	326 90
7 74	25	41 55	35 22	71 92	110 14	149 98	191 49	234 75	279 84	326 85
7 79	26	41 61	35 22	71 92	110 14	149 97	191 48	234 73	279 81	326 80
7 86	27	41 67	35 22	71 92	110 14	149 97	191 47	234 71	279 78	326 75
7 92	28	41 74	35 22	71 92	110 14	149 97	191 46	234 69	279 75	326 71
7 98	29	41 82	35 23	71 93	110 15	149 97	191 45	234 68	279 73	326 68
8 06	30	41 90	35 24	71 94	110 16	149 98	191 46	234 68	279 71	326 65
8 14	31	41 99	35 25	71 96	110 18	150 00	191 47	234 68	279 70	326 62
8 22	32	42 09	35 26	71 98	110 20	150 02	191 49	234 69	279 70	326 60
8 32	33	42 21	35 27	72 01	110 24	150 06	191 52	234 71	279 71	326 59
8 42	34	42 33	35 29	72 05	110 29	150 11	191 56	234 75	279 73	326 60
8 53	35	42 47	35 32	72 09	110 35	150 17	191 62	234 81	279 77	326 62
8 64	36	42 63	35 35	72 14	110 42	150 25	191 70	234 89	279 84	326 67
8 78	37	42 80	35 39	72 20	110 51	150 35	191 81	235 00	279 94	326 75
8 92	38	43 00	35 43	72 28	110 62	150 48	191 95	235 14	280 08	326 87
9 09	39	43 22	35 48	72 38	110 75	150 64	192 13	235 32	280 26	327 02
9 26	40	43 47	35 54	72 50	110 91	150 85	192 35	235 54	280 48	327 20
9 46	41	43 75	35 62	72 64	111 11	151 09	192 62	235 81	280 73	327 41
9 67	42	44 06	35 72	72 81	111 35	151 38	192 94	236 12	281 01	327 64
9 91	43	44 42	35 83	73 01	111 63	151 70	193 29	236 46	281 31	327 86
10 16	44	44 82	35 95	73 24	111 94	152 04	193 66	236 82	281 61	328 07
10 46	45	45 26	36 08	73 49	112 27	152 43	194 05	237 19	281 90	328 27
10 79	46	45 77	36 23	73 75	112 62	152 82	194 44	237 52	282 17	328 45
11 17	47	46 34	36 39	74 02	112 98	153 21	194 82	237 89	282 43	328 60
11 59	48	46 97	36 56	74 30	113 34	153 60	195 20	238 22	282 68	328 73
12 09	49	47 68	36 73	74 59	113 71	154 00	195 59	238 56	282 93	328 84
12 66	50	48 47	36 91	74 90	114 09	154 41	196 00	238 91	283 18	328 94
13 31	51	49 35	37 10	75 23	114 49	154 86	193 44	239 28	283 44	329 05
14 05	52	50 33	37 29	75 58	114 92	155 35	196 91	239 68	283 72	329 17
14 87	53	51 42	37 50	75 95	115 39	155 87	197 42	240 12	284 03	329 30
15 78	54	52 62	37 73	76 35	115 91	156 44	197 98	240 60	284 38	329 44
16 81	55	53 96	37 98	76 79	116 48	157 07	198 60	241 13	284 77	329 61
17 94	56	55 43	38 25	77 27	117 10	157 75	199 28	241 72	285 20	329 81
19 21	57	57 07	38 55	77 80	117 78	158 51	200 02	242 38	285 67	330 03
20 61	58	58 87	38 88	78 38	118 52	159 32	200 82	243 08	286 17	330 26
22 16	59	60 85	39 23	79 00	119 31	160 18	201 68	243 82	286 70	330 47
23 88	60	63 03	39 60	79 65	120 15	161 11	202 59	244 60	287 24	330 65
25 79	61	65 43	40 00	80 34	121 05	162 11	203 54	245 41	287 78	330 78

he reserve at end of one year on a one year term policy is nothing.

Twenty Years (First Year Term and 19 Years) Endowment Policies
American Experience 3½ Per Cent.

19 YEAR ENDOWMENT.

Age at Issue.	RESERVES AT END OF										
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years. Amount
21	$376 09	$427 24	$480 57	$536 21	$594 26	654 81	718 01	783 99	852 87	924 83	$1,000
22	376 03	427 17	480 49	536 12	594 16	654 71	717 91	783 90	852 80	924 79	1,000
23	375 97	427 10	480 41	536 03	594 06	654 61	717 81	783 81	852 73	924 75	1,000
24	375 91	427 03	480 33	535 94	593 96	654 51	717 71	783 71	852 65	924 70	1,000
25	375 85	426 96	480 25	535 85	593 86	654 40	717 61	783 61	852 57	924 64	1,000
26	375 79	426 89	480 16	535 75	593 75	654 28	717 48	783 49	852 47	924 57	1,000
27	375 73	426 81	480 07	535 65	593 63	654 15	717 35	783 36	852 36	924 50	1,000
28	375 68	426 73	479 98	535 54	593 50	654 01	717 21	783 23	852 25	924 43	1,000
29	375 63	426 65	479 89	535 42	593 37	653 87	717 06	783 09	852 14	924 35	1,000
30	375 58	426 58	479 80	535 30	593 24	653 72	716 90	782 94	852 01	924 26	1,000
31	375 53	426 51	479 70	535 18	593 10	653 56	716 73	782 77	851 86	924 19	1,000
32	375 49	426 45	479 60	535 06	592 96	653 40	716 57	782 59	851 70	924 09	1,000
33	375 46	426 40	479 52	534 95	592 83	653 24	716 36	782 41	851 53	923 96	1,000
34	375 44	426 36	479 45	534 84	592 69	653 05	716 18	782 21	851 34	923 85	1,000
35	375 45	426 34	479 39	534 73	592 55	652 87	715 95	781 99	851 13	923 72	1,000
36	375 47	426 34	479 34	534 63	592 40	652 67	715 72	781 74	850 90	923 57	1,000
37	375 52	426 35	479 30	534 53	592 24	652 45	715 45	781 45	850 64	923 40	1,000
38	375 60	426 38	479 27	534 43	592 03	652 21	715 15	781 12	850 35	923 13	1,000
39	375 71	426 43	479 24	534 31	591 82	651 93	714 81	780 75	850 02	922 96	1,000
40	375 84	426 46	479 20	534 18	591 58	651 60	714 43	780 33	849 65	922 71	1,000
41	375 98	426 50	479 14	534 02	591 31	651 21	713 99	779 86	849 23	922 45	1,000
42	376 11	426 55	479 05	533 81	590 98	650 77	713 49	779 33	848 76	922 13	1,000
43	376 24	426 55	478 93	533 55	590 59	650 27	712 88	778 73	848 20	921 78	1,000
44	376 35	426 52	478 77	533 23	590 13	649 69	712 24	778 05	847 59	921 38	1,000
45	376 43	426 46	478 56	532 85	589 62	649 02	711 47	777 28	846 90	920 93	1,000
46	376 47	426 36	478 29	532 41	589 00	648 26	710 61	776 41	846 13	920 43	1,000
47	376 48	426 21	477 95	531 88	588 29	647 40	709 64	775 43	845 29	919 84	1,000
48	376 46	426 00	477 54	531 27	587 48	646 43	708 56	774 33	844 29	919 23	1,000
49	376 41	425 74	477 03	530 58	586 57	645 34	707 35	773 10	843 20	918 51	1,000
50	376 34	425 44	476 53	529 80	585 56	644 12	705 99	771 73	842 00	917 71	1,000
51	376 25	425 12	475 95	528 94	584 45	642 78	704 49	770 22	840 65	916 83	1,000
52	376 11	424 77	475 31	528 01	583 23	641 31	702 87	768 56	839 19	915 86	1,000
53	376 01	424 39	474 62	527 00	581 89	639 70	701 07	766 70	837 54	914 78	1,000
54	375 92	423 98	473 87	525 90	580 43	637 93	699 06	764 66	835 71	913 57	1,000
55	375 81	423 54	473 06	524 69	578 82	635 97	696 90	762 40	833 67	912 24	1,000
56	375 71	423 07	472 17	523 36	577 05	633 85	694 44	759 89	831 43	910 75	1,000
57	375 59	422 55	471 19	521 89	575 09	631 42	691 73	757 11	828 95	909 12	1,000
58	375 44	421 96	470 09	520 24	572 88	628 75	688 70	754 03	826 26	907 32	1,000
59	375 23	421 27	468 83	518 36	570 38	625 75	685 38	750 66	823 26	905 33	1,000
60	374 94	420 40	467 34	516 21	567 62	622 45	681 79	747 00	819 99	903 15	1,000
61	374 55	419 41	465 67	513 83	564 63	618 94	677 95	743 10	816 45	900 75	1,000

NET PREMIUMS AND RESERVE VALUES PER $1,000.

TEN-YEAR TERM POLICY.

AMERICAN 3½ PER CENT.

Net Annual Premiums.	Reserve Values at End of								
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
$7 76	$0 24	$0 42	$0 56	$0 67	$0 72	$0 71	$0 65	$0 51	$0 29
7 82	24	44	60	71	76	77	69	55	33
7 88	25	45	64	76	82	82	75	59	34
7 95	27	49	68	81	87	87	79	63	36
8 02	29	54	73	87	95	95	86	68	40
8 10	32	58	80	94	1 03	1 02	93	74	44
8 18	34	62	86	1 02	1 09	1 10	1 01	80	46
8 27	37	68	93	1 09	1 19	1 20	1 08	86	50
8 37	40	74	1 00	1 20	1 30	1 29	1 17	94	55
8 47	43	80	1 09	1 30	1 40	1 41	1 30	1 04	61
8 59	47	87	1 19	1 42	1 54	1 55	1 42	1 14	66
8 72	51	96	1 30	1 56	1 70	1 71	1 58	1 25	74
8 86	57	1 04	1 43	1 71	1 87	1 89	1 73	1 38	81
9 01	61	1 13	1 57	1 88	2 06	2 07	1 90	1 51	90
9 18	67	1 27	1 73	2 08	2 26	2 28	2 09	1 67	98
9 36	75	1 40	1 92	2 29	2 50	2 51	2 30	1 85	1 10
9 57	83	1 54	2 11	2 53	2 75	2 78	2 56	2 06	1 22
9 80	92	1 70	2 34	2 80	3 06	3 09	2 86	2 29	1 37
10 06	1 01	1 88	2 59	3 12	3 41	3 46	3 20	2 58	1 55
10 34	1 13	2 10	2 90	3 50	3 84	3 89	3 61	2 92	1 74
10 67	1 26	2 36	3 27	3 95	4 34	4 42	4 10	3 33	2 00
11 03	1 43	2 67	3 71	4 47	4 94	5 03	4 68	3 80	2 28
11 45	1 61	3 04	4 21	5 10	5 63	5 75	5 36	4 34	2 60
11 92	1 84	3 45	4 80	5 80	6 43	6 56	6 10	4 94	2 95
12 45	2 08	3 92	5 45	6 60	7 31	7 44	6 92	5 58	3 32
13 05	2 37	4 46	6 19	7 51	8 29	8 43	7 80	6 29	3 76
13 73	2 69	5 05	7 02	8 48	9 35	9 48	8 77	7 07	4 21
14 50	3 04	5 71	7 91	9 54	10 49	10 63	9 83	7 92	4 72
15 35	3 42	6 40	8 86	10 67	11 72	11 88	10 98	8 85	5 26
16 31	3 82	7 15	9 88	11 89	13 06	13 23	12 23	9 85	5 85
17 37	4 26	7 96	10 98	13 23	14 53	14 72	13 60	10 94	6 52
18 55	4 72	8 83	12 20	14 69	16 13	16 34	15 09	12 16	7 24
19 86	5 24	9 80	13 53	16 30	17 89	18 12	16 75	13 51	8 05
21 30	5 82	10 86	15 00	18 05	19 82	20 08	18 58	14 97	8 93
22 90	6 42	12 01	16 58	19 95	21 92	22 23	20 56	16 58	9 90
24 67	7 10	13 25	18 30	22 05	24 23	24 58	22 75	18 36	10 96
26 62	7 82	14 62	20 20	24 34	26 76	27 15	25 14	20 32	12 16
28 76	8 62	16 12	22 28	26 86	29 54	29 98	27 80	22 50	13 47
31 12	9 50	17 75	24 55	29 59	32 56	33 10	30 73	24 89	14 92
33 72	10 43	19 53	27 01	32 58	35 90	36 53	33 94	27 52	16 52
36 57	11 46	21 45	29 69	35 86	39 54	40 26	37 45	30 41	18 27

NOTE.—At the end of 10 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES

PER $1,000.

FIFTEEN-YEAR TERM POLICY.

AMERICAN 3½ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF													
		1 Year	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	
20	$7 91	$0 39	$0 74	$1 05	$1 33	$1 56	$1 74	$1 88	$1 95	$1 95	$1 89	$1 72	$1 47	$1 11	[illegible]
21	7 98	40	78	1 12	1 41	1 66	1 87	2 02	2 09	2 10	2 02	1 86	1 59	1 19	[illegible]
22	8 05	43	82	1 20	1 52	1 79	2 02	2 17	2 26	2 26	2 18	2 01	1 71	1 28	[illegible]
23	8 13	47	89	1 29	1 68	1 93	2 17	2 34	2 44	2 45	2 37	2 17	1 85	1 38	[illegible]
24	8 22	50	97	1 39	1 77	2 10	2 35	2 54	2 65	2 67	2 57	2 36	2 02	1 53	[illegible]
25	8 32	55	1 05	1 51	1 92	2 28	2 55	2 76	2 88	2 90	2 80	2 59	2 21	1 68	[illegible]
26	8 42	59	1 14	1 65	2 09	2 46	2 78	3 01	3 14	3 16	3 07	2 83	2 43	1 83	[illegible]
27	8 53	64	1 24	1 79	2 27	2 69	3 04	3 28	3 43	3 46	3 35	3 10	2 66	2 01	[illegible]
28	8 66	70	1 35	1 95	2 48	2 95	3 31	3 58	3 76	3 80	3 68	3 40	2 92	2 21	[illegible]
29	8 79	76	1 47	2 12	2 71	3 21	3 62	3 94	4 12	4 17	4 04	3 72	3 19	2 42	[illegible]
30	8 94	83	1 61	2 33	2 97	3 53	3 98	4 33	4 54	4 57	4 44	4 09	3 53	2 68	[illegible]
31	9 10	91	1 78	2 56	3 27	3 88	4 40	4 78	5 00	5 05	4 90	4 54	3 91	2 98	[illegible]
32	9 28	1 01	1 95	2 81	3 60	4 29	4 86	5 27	5 53	5 59	5 44	5 03	4 35	3 31	[illegible]
33	9 48	1 10	2 14	3 11	3 98	4 75	5 37	5 84	6 12	6 21	6 04	5 61	4 85	3 70	[illegible]
34	9 70	1 22	2 39	3 46	4 43	5 26	5 97	6 49	6 82	6 92	6 76	6 28	5 44	4 16	[illegible]
35	9 95	1 37	2 66	3 85	4 93	5 87	6 65	7 25	7 64	7 77	7 60	7 08	6 14	4 72	[illegible]
36	10 24	1 52	2 96	4 29	5 50	6 55	7 45	8 13	8 59	8 75	8 58	8 01	6 96	5 36	[illegible]
37	10 55	1 70	3 30	4 81	6 16	7 36	8 38	9 17	9 69	9 90	9 72	9 09	7 92	6 09	[illegible]
38	10 91	1 90	3 70	5 39	6 93	8 29	9 45	10 36	10 97	11 22	11 03	10 33	8 99	6 97	[illegible]
39	11 31	2 14	4 16	6 06	7 82	9 37	10 69	12 73	12 43	12 72	12 52	11 70	10 18	7 82	[illegible]
40	11 76	2 40	4 69	6 85	8 83	10 59	12 10	13 29	14 09	14 43	14 17	13 25	11 51	8 82	[illegible]
41	12 26	2 71	5 30	7 74	9 97	11 99	13 70	15 05	15 96	16 31	16 02	14 94	12 96	9 93	[illegible]
42	12 83	3 05	5 99	8 74	11 28	13 55	15 49	17 01	18 01	18 39	18 03	16 80	14 58	11 17	[illegible]
43	13 46	3 45	6 75	9 87	12 73	15 30	17 47	19 17	20 27	20 67	20 25	18 87	16 36	12 52	[illegible]
44	14 17	3 88	7 61	11 11	14 34	17 22	19 64	21 52	22 73	23 15	22 67	21 11	18 28	13 99	[illegible]
45	14 97	4 38	8 56	12 49	16 12	19 32	22 02	24 08	25 41	25 89	25 33	23 57	20 41	15 61	[illegible]
46	15 85	4 91	9 60	14 01	18 03	21 60	24 58	26 87	28 35	28 85	28 22	26 25	22 73	17 40	[illegible]
47	16 84	5 49	10 74	15 64	20 12	24 06	27 36	29 90	31 53	32 09	31 38	29 19	25 28	19 35	[illegible]
48	17 94	6 13	11 95	17 40	22 36	26 72	30 38	33 19	34 99	35 60	34 82	32 41	28 08	21 51	[illegible]
49	19 15	6 80	13 26	19 28	24 77	29 60	33 65	36 76	38 76	39 44	38 59	35 92	31 13	23 86	[illegible]
50	20 49	7 53	14 67	21 33	27 40	32 74	37 22	40 66	42 86	43 63	42 70	39 77	34 48	26 44	[illegible]
51	21 97	8.31	16 20	23 56	30 26	36 15	41 09	44 89	47 35	48 21	47 20	43 99	38 17	29 30	[illegible]
52	23 60	9 18	17 88	25 99	33 37	39 87	45 31	49 52	52 25	53 23	52 14	48 61	42 23	32 46	[illegible]
53	25 39	10 11	19 68	28 61	36 73	43 90	49 91	54 56	57 59	58 69	57 53	53 70	46 71	35 92	[illegible]
54	27 35	11 11	21 64	31 45	40 37	48 26	54 90	60 08	63 39	64 66	63 44	59 28	51 61	39 74	[illegible]
55	29 50	12 19	23 74	34 50	44 33	53 01	60 32	65 99	69 72	71 16	69 89	65 37	56 98	43 95	[illegible]
56	31 86	13 35	26 01	37 82	48 59	58 13	66 16	72 42	76 58	78 24	76 91	72 01	62 84	48 54	[illegible]
57	34 42	14 60	28 46	41 38	53 18	63 72	72 46	79 37	84 00	85 89	84 50	79 21	69 20	53 52	[illegible]
58	37 21	15 95	31 06	45 18	58 07	69 49	79 18	86 80	91 91	94 05	92 61	86 89	76 00	58 62	[illegible]
59	40 23	17 35	33 81	49 17	63 22	75 70	86 31	94 64	100 27	102 66	101 16	94 96	83 09	64 33	[illegible]
60	43 50	18 82	36 68	53 37	68 65	82 22	93 75	102 84	109 00	111 64	110 05	103 33	90 43	70 04	[illegible]

NOTE. At end of 15 years the reserve is nothing at all ages.

PER $1,000.

TWENTY-YEAR TERM POLICY.

AMERICAN 3½ PER CENT.

Net Annual Premiums.	Reserve Values at End of								
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
$ 8 09	$ 0 58	$ 1 12	$ 1 63	$ 2 13	$ 2 58	$ 2 99	$ 3 37	$ 3 69	$ 3 96
8 17	61	1 19	1 76	2 28	2 77	3 24	3 64	3 99	4 29
8 27	65	1 27	1 89	2 47	3 01	3 50	3 95	4 33	4 65
8 37	71	1 39	2 05	2 67	3 26	3 80	4 28	4 71	5 06
8 48	76	1 51	2 22	2 90	3 55	4 13	4 66	5 13	5 52
8 60	84	1 65	2 43	3 16	3 87	4 50	5 09	5 60	6 03
8 73	91	1 79	2 65	3 45	4 20	4 93	5 57	6 13	6 60
8 87	1 00	1 96	2 89	3 77	4 62	5 40	6 10	6 72	7 26
9 03	1 09	2 15	3 17	4 15	5 08	5 93	6 71	7 41	8 00
9 21	1 20	2 36	3 48	4 57	5 58	6 53	7 41	8 19	8 85
9 40	1 32	2 60	3 85	5 05	6 18	7 24	8 22	9 09	9 81
9 62	1 46	2 89	4 27	5 60	6 86	8 05	9 14	10 10	10 93
9 87	1 62	3 20	4 74	6 23	7 65	8 98	10 19	11 28	12 21
10 14	1 79	3 55	5 28	6 94	8 53	10 02	11 39	12 61	13 69
10 45	2 00	3 98	5 90	7 77	9 53	11 21	12 75	14 15	15 37
10 80	2 25	4 45	6 61	8 69	10 68	12 56	14 31	15 90	17 29
11 18	2 51	4 98	7 39	9 73	11 96	14 10	16 07	17 89	19 46
11 61	2 81	5 57	8 28	10 90	13 43	15 83	18 08	20 12	21 93
12 10	3 14	6 24	9 28	12 24	15 08	17 79	20 33	22 65	24 69
12 63	3 52	6 99	10 40	13 74	16 95	20 00	22 86	25 47	27 77
13 23	3 94	7 84	11 67	15 42	19 02	22 47	25 68	28 62	31 19
13 89	4 42	8 79	13 10	17 29	21 35	25 21	28 82	32 10	34 95
14 63	4 94	9 85	14 68	19 38	23 92	28 24	32 27	35 91	39 07
15 45	5 54	11 02	16 42	21 67	26 75	31 57	36 03	40 07	43 55
16 37	6 17	12 30	18 32	24 19	29 84	35 17	40 12	44 57	48 42
17 37	6 89	13 71	20 41	26 94	33 19	39 10	44 55	49 45	53 71
18 49	7 67	15 24	22 69	29 89	36 81	43 31	49 33	54 75	59 44
19 71	8 50	16 91	25 12	33 09	40 69	47 87	54 50	60 47	65 64
21 06	9 41	18 67	27 74	36 50	44 87	52 77	60 07	66 64	72 33
22 55	10 36	20 57	30 52	40 15	49 36	58 05	66 07	73 29	79 55
24 17	11 39	22 59	33 52	44 10	54 21	63 73	72 54	80 46	87 36
25 94	12 48	24 75	36 74	48 32	59 39	69 82	79 47	88 18	95 76
27 87	13 66	27 09	40 18	52 84	64 94	76 34	86 91	96 46	104 78
29 95	14 92	29 56	43 84	57 63	70 83	83 29	94 83	105 26	114 37
32 21	16 23	32 16	47 69	62 69	77 05	90 61	103 17	114 55	124 51
34 64	17 61	34 88	51 72	68 01	83 59	98 30	111 94	124 31	135 16
37 25	19 04	37 73	55 95	73 55	90 41	106 31	121 08	134 49	146 27
40 04	20 55	40 71	60 34	79 32	97 48	114 63	130 57	145 07	157 79
43 03	22 12	43 79	64 90	85 29	104 80	123 25	140 41	156 00	169 71
46 24	23 71	46 96	69 59	91 45	112 37	132 16	150 55	167 28	182 01
49 66	25 38	50 23	74 43	97 81	120 18	141 32	160 99	178 90	194 68

NOTE.—At the end of 20 years the reserve is nothing at all ages.

NET PREMIUMS AND RESERVE VALUES PER $1,000.

TWENTY-YEAR TERM POLICY.

AMERICAN 3½ PER CENT.

Age at Issue.	RESERVE VALUES AT END OF									
	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	[illegible]
20	$4 17	$4 29	$4 33	$4 29	$4 13	$3 85	$3 44	$2 87	$2 13	$1 [illegible]
21	4 50	4 66	4 72	4 66	4 49	4 19	3 76	3 14	2 32	1 [illegible]
22	4 89	5 07	5 12	5 07	4 90	4 58	4 10	3 42	2 53	1 [illegible]
23	5 34	5 51	5 58	5 53	5 36	5 01	4 48	3 75	2 77	1 [illegible]
24	5 81	6 01	6 10	6 06	5 86	5 48	4 91	4 10	3 04	1 [illegible]
25	6 36	6 60	6 69	6 65	6 43	6 03	5 39	4 51	3 35	1 [illegible]
26	6 98	7 23	7 35	7 30	7 06	6 62	5 93	4 97	3 71	2 [illegible]
27	7 67	7 96	8 09	8 05	7 79	7 31	6 57	5 52	4 11	2 [illegible]
28	8 47	8 79	8 94	8 89	8 63	8 11	7 30	6 14	4 59	2 [illegible]
29	9 36	9 73	9 90	9 87	9 59	9 04	8 14	6 86	5 13	2 [illegible]
30	10 40	10 81	11 04	11 02	10 73	10 11	9 13	7 73	5 70	3 [illegible]
31	11 60	12 08	12 34	12 35	12 03	11 37	10 29	8 72	6 55	3 [illegible]
32	12 98	13 54	13 86	13 88	13 56	12 84	11 64	9 88	7 43	4 [illegible]
33	14 56	15 22	15 59	15 64	15 30	14 51	13 18	11 18	8 40	4 [illegible]
34	16 38	17 12	17 57	17 65	17 29	16 42	14 89	12 64	9 49	5 [illegible]
35	18 45	19 31	19 83	19 94	19 55	18 55	16 82	14 25	10 70	6 [illegible]
36	20 79	21 78	22 38	22 51	22 05	20 92	18 96	16 04	12 04	6 77
37	23 42	24 55	25 24	25 37	24 84	23 53	21 32	18 05	13 53	7 [illegible]
38	26 38	27 66	28 41	28 54	27 92	26 43	23 93	20 24	15 18	8 [illegible]
39	29 68	31 08	31 91	32 02	31 31	29 63	26 81	22 68	17 00	9 [illegible]
40	33 30	34 87	35 75	35 85	35 04	33 14	29 98	25 33	18 98	10 [illegible]
41	37 29	39 00	39 97	40 07	39 14	37 00	33 46	28 28	21 20	11 [illegible]
42	41 64	43 52	44 59	44 68	43 62	41 23	37 28	31 52	23 64	13 [illegible]
43	46 39	48 47	49 64	49 72	48 53	45 87	41 49	35 08	26 32	14 [illegible]
44	51 56	53 85	55 12	55 20	53 89	50 94	46 08	38 98	29 25	16 [illegible]
45	57 17	59 68	61 09	61 18	59 73	56 48	51 11	43 25	32 46	18 [illegible]
46	63 25	66 03	67 58	67 69	66 11	62 53	56 61	47 93	36 02	20 [illegible]
47	69 84	72 91	74 64	74 78	73 06	69 14	62 62	53 08	39 94	22 [illegible]
48	76 96	80 37	82 30	82 49	80 62	76 35	69 23	58 74	44 24	24 [illegible]
49	84 68	88 44	90 60	90 86	88 86	84 21	76 45	64 94	48 98	27 [illegible]
50	93 02	97 18	99 60	99 93	97 82	92 81	84 33	71 71	54 17	30 [illegible]
51	101 99	106 61	109 32	109 77	107 55	102 13	92 91	79 12	59 85	33 [illegible]
52	111 63	116 73	119 79	120 38	118 04	112 21	102 20	87 15	66 03	37 [illegible]
53	121 90	127 56	130 98	131 71	129 27	123 01	112 15	95 75	72 61	41 [illegible]
54	132 77	139 00	142 81	143 71	141 16	134 43	122 67	104 81	79 53	45 [illegible]
55	144 18	151 01	155 23	156 31	153 62	146 39	133 66	114 26	86 77	49 [illegible]
56	156 07	163 53	168 16	169 41	166 58	158 82	145 07	124 13	94 42	53 [illegible]
57	168 41	176 50	181 57	182 99	180 00	171 70	157 00	134 54	102 60	58 [illegible]
58	181 16	189 92	195 45	197 04	193 94	185 19	169 63	145 77	111 56	64 [illegible]
59	194 34	203 80	209 80	211 65	208 55	199 53	183 29	158 11	121 62	70 [illegible]
60	207 93	218 13	224 71	226 96	224 10	215 02	198 29	171 90	133 02	77 [illegible]

NOTE. At end of 20 years the reserve is nothing at all ages.

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Net Annual Premium.	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
12.67	$5.41	$11.04	$16.88	$22.95	$29.27	$35.84	$42.67	$49 76	$57 14	$64.79	$72.75
12.94	5.65	11.53	17.64	23.99	30.60	37.46	44.59	52.00	59.70	67.70	76.01
13.24	5.91	12.05	18.44	25.08	31.99	39.16	46.61	54.36	62.40	70.76	79.43
13.55	6.18	12.60	19.29	26.23	33.45	40.95	48.74	56.83	65.23	73.96	83.01
13.87	6.46	13.19	20.18	27.44	34.98	42.82	50.96	59.42	68.20	77.31	86.76
14.21	6.77	13.80	21.11	28.70	36.59	44.79	53.30	62.14	71.31	80.82	90.76
14.57	7.08	14.44	22.08	30.03	38.27	46.85	55.75	64.98	4.56	84.50	94.89
14.95	7.41	15.11	23.11	31.42	40.05	49.01	58.31	67.96	77.97	88 35	99.11
15.35	7.76	15.82	24.19	32.88	41.91	51.28	61.00	71.09	81.55	92.39	103.61
15.77	8.12	16.56	25.32	34.42	43.86	53.66	63.82	74.36	85.29	96.60	108.31
16.21	8.50	17.34	26.52	36.03	45.91	56.16	66.78	77.80	89.20	101.01	113.23
16.68	8.91	18.17	27.76	37.72	48.06	58.78	69.89	81.39	93.30	105.62	118.37
17.18	9.34	19.02	29.07	39.50	50.31	61.52	73.13	85.15	97.58	110.44	123.74
17.70	9.78	19.92	30.45	41.36	52.68	64.39	76.53	89.07	102.06	115.48	129.35
18.25	10.24	20.88	31.90	43.33	55.16	67.41	80.08	93.20	106.75	120.76	35.21
18.84	10.74	21.88	33.42	45.38	57.75	70.56	83.81	97.50	111.66	126.26	141.32
19.46	11.26	22.93	35.01	47.52	60.46	73.85	87.70	102.01	116.76	131.99	147.66
20.12	11.80	24.02	36.68	49.77	63.31	77.31	91.78	106.71	122.11	137.95	154.25
20.82	12.36	25.17	38.42	52.12	66.29	80.93	96.04	111.62	127.66	144.15	161.08
21.57	12.97	26.38	40.26	54.60	69.43	84.72	100.50	116.73	133.43	150.57	168.12
22.35	13.59	27.65	42.18	57.20	72.70	88.68	105.13	122.05	139.41	157.19	175.37
23.19	14.25	28.99	44.22	59.93	76.13	92.80	109.96	128.56	145.58	164.01	182.80
24.08	14.95	30.40	46.33	62.77	79.69	97.09	114.94	133.23	151.92	170.99	190.41
25.03	15.68	31.86	48.55	65.72	83.38	101.51	120.08	139.05	158.41	178.13	198.19
26.04	16.43	33.39	50.84	68.78	87.20	106.06	125.33	145.00	165.04	185 42	206.11
27.12	17.24	34.97	53.22	71.95	91.12	110.72	130.71	151.08	171.81	192.85	214.17
28.27	18.05	36.61	55.67	75.18	95.12	115.45	136.19	157.28	178.69	200.39	222.35
29.50	18.91	38.31	58.18	78.49	99.21	120.32	141.79	163.59	185.69	208.05	230.64
30.81	19.78	40.03	60.73	81.85	103.36	125.25	147.47	170.00	192.79	215.81	239.03
32.21	20.65	41.77	63.32	85.27	107.60	130.27	153.25	176.50	199.99	223.68	247.52
33.70	21.56	43.56	65.97	88.78	111.92	135.39	159.13	183.11	207.30	231.64	256.10
35.29	22.48	45.39	68.70	92.35	116.34	140.60	165.11	189.83	214.71	239.70	264.76
36.98	23.43	47.27	71.47	96.01	120.83	145.91	171.20	196.65	222.22	247.85	273.49
38.79	24.41	49.19	74.32	99.73	125.41	151.31	177.37	203.55	229.80	256.05	282.28
40.73	25.40	51.15	77.21	103.53	130.07	156.79	183.62	210.[illegible]	237.44	264.32	291.11
42.79	26.42	53.15	80.16	107.40	134.81	162.34	189.95	217.56	245.15	272.64	299.95
45.00	27.46	55.19	83.17	111.33	139.61	167.96	196.33	224.66	252.89	280.95	308.78
47.35	28.52	57.29	86.24	115.32	144.47	173.64	202.77	231.80	260.65	289.26	317.56
49.87	29.61	59.41	89.35	119.35	149.38	179.37	209.25	238.95	268.40	297.53	326.26
52.57	30.71	61.56	92.48	123.42	154.32	185.12	215.72	246.07	276.09	305.70	334.85
55.45	31.83	63.73	95.65	127.53	159.30	190.88	222.19	253.16	283.71	313.77	343.28
58.54	32.95	65.92	98.85	131.67	164.28	196.62	228.61	260.16	291.21	321.69	351.56
61.84	34.09	68.14	102.08	135.80	169.24	202.32	234.95	267.06	298.58	329.47	359.76
65.38	35.25	70.39	105.30	139.92	174.17	207.95	241.19	273.82	305.80	337.16	367.97
69.18	36.42	72.60	108.49	144.00	179.00	213.46	247.29	280.43	312.94	344.69	376.34
73.25	37.56	74.80	111.64	147.97	183.74	218.84	253.24	286.97	320.12	352.73	385.68

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF											
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	[illegible]
20	$81.01	$89.59	$98.49	107.73	117.31	127.25	137.55	148.22	159.26	170.68	182.51	[illegible]
21	84.64	93.59	102.87	112.51	122.50	132.86	143.58	154.69	166.17	178.06	190.30	[illegible]
22	88.43	97.77	107.46	117.51	127.93	138.71	149.88	161.43	173.38	185.74	198.51	[illegible]
23	92.41	102.16	112.27	122.74	133.59	144.82	156.44	168.47	180.90	193.74	206.99	[illegible]
24	96.58	106.75	117.29	128.20	139.51	151.20	163.30	175.81	188.73	202.06	215.83	[illegible]
25	100.93	111.55	122.53	133.91	145.68	157.85	170.44	183.45	196.87	210.72	224.96	[illegible]
26	105.49	116.55	128.00	139.85	152.11	164.79	177.89	191.40	205.34	219.68	234.43	[illegible]
27	110.25	121.79	133.72	146.07	158.83	172.02	185.63	199.67	214.12	228.97	244.22	[illegible]
28	115.23	127.25	139.69	152.55	165.84	179.55	193.69	208.25	223.22	238.58	254.31	[illegible]
29	120.43	132.97	145.93	159.32	173.14	187.39	202.06	217.14	232.63	248.48	264.69	[illegible]
30	125.87	138.93	152.44	166.37	180.74	195.59	210.73	226.34	242.33	258.66	275.30	[illegible]
31	131.55	145.17	159.22	173.71	188.62	203.96	219.71	235.83	252.30	269.12	286.35	[illegible]
32	137.48	151.66	166.28	181.33	196.81	212.69	228.96	245.58	262.54	279.88	297.41	[illegible]
33	143.66	158.42	173.61	189.24	205.27	221.69	238.47	255.59	273.04	290.79	308.80	[illegible]
34	150.11	165.45	181.23	197.43	214.01	230.95	248.25	265.86	283.78	301.98	320.4[illegible]	[illegible]
35	156.81	172.76	189.12	205.87	222.99	240.46	258.26	276.37	294.75	313.39	332.2[illegible]	[illegible]
36	163.77	180.31	197.25	214.55	232.21	250.21	268.51	287.09	305.93	324.99	344.3[illegible]	[illegible]
37	170.98	188.11	205.61	223.47	241.67	260.18	278.98	298.08	317.30	336.77	356.4[illegible]	[illegible]
38	178.41	196.12	214.20	232.64	251.35	270.36	289.64	309.15	328.85	348.72	368.8[illegible]	[illegible]
39	186.06	204.36	223.01	241.97	261.23	280.75	300.50	320.45	340.57	360.82	381.1[illegible]	[illegible]
40	193.91	212.80	232.02	251.52	271 30	291.31	311.52	331.91	352.42	373.03	393.6[illegible]	[illegible]
41	201.95	221.44	241.21	261.26	281.55	302.04	322.71	343.50	364.40	385.34	406.3[illegible]	[illegible]
42	210.18	230.24	250.58	271.16	291.95	312.91	334.01	355.21	376.45	397.71	418.9[illegible]	[illegible]
43	218.56	239.21	260.10	281.20	302.48	323.90	345.42	366.99	388.57	410.18	431.6[illegible]	[illegible]
44	227.09	248.31	269.75	291.37	313.13	334.99	356.91	378.88	400.73	422.55	444.2[illegible]	[illegible]
45	235.75	257.55	279.53	301.66	323.88	346.16	368.45	390.72	412.91	434.96	456.8[illegible]	[illegible]
46	244.52	266.90	289.41	312.02	334.69	357.38	380.03	402.51	425.04	447.29	469.3[illegible]	[illegible]
47	253.42	276.35	299.38	322.46	345.56	368.63	391.68	414.47	437.13	459.55	481.6[illegible]	[illegible]
48	262.40	285.88	309.41	333.95	356.47	379.90	403.19	426.39	449.13	471.66	493.9[illegible]	[illegible]
49	271.47	295.47	319.49	343.48	367.39	391.15	414.71	438.01	461.00	483.68	505.8[illegible]	[illegible]
50	280.61	305.14	329.63	354.05	378.30	402.36	426.16	449.63	472.73	495.41	517.6[illegible]	[illegible]
51	289.83	314.86	339.81	364.61	389.19	413.51	437.50	461.11	484.29	507.00	529.2[illegible]	[illegible]
52	299.10	324.63	349.99	375.14	400.02	424.56	448.72	472.49	495.66	518.44	540.8[illegible]	[illegible]
53	308.42	334.39	360.15	385.63	410.76	435.49	459.76	483.55	506.88	529.81	552.3[illegible]	[illegible]
54	317.74	344.14	370.25	396.01	421.36	446.25	470.63	494.55	518.04	541.19	564.0[illegible]	[illegible]
55	327.04	353.84	380.27	406.28	431.81	456.83	481.37	505.48	529.23	552.69	576.1[illegible]	[illegible]
56	336.30	363.45	390.17	416.39	442.09	467.30	492.06	516.46	540.55	564.40	588.0[illegible]	[illegible]
57	345.48	372.95	399.91	426.34	452.26	477.72	502.80	527.58	552.11	576.39	600.4[illegible]	[illegible]
58	354.54	382.30	409.50	436.18	462.38	488.21	513.71	538.96	563.93	588.68	613.1[illegible]	[illegible]
59	363.45	391.48	418.97	445.98	472.59	498.87	524 89	550.65	576.13	601.33	626.0[illegible]	[illegible]
60	372.20	400.56	428.43	455.88	483.00	509.84	536.41	562.70	588.70	614.18	639.1[illegible]	[illegible]
61	380.86	409.64	437.99	466.01	493.72	521.17	548.32	575.18	601.49	627.53	652.7[illegible]	[illegible]
62	389.53	418.84	447.80	476.47	504.86	532.94	560.71	587.91	614.63	640.95	667.1[illegible]	[illegible]
63	398.33	428.31	457.99	487.38	516.45	545.19	573.37	601.02	628.38	655.39	682.3[illegible]	[illegible]
64	407.42	438.19	468.65	498.78	528.58	557.78	586.45	614.69	642.89	670.90	698.7[illegible]	[illegible]
65	416.96	448.57	479.84	510.76	541.07	570.82	600.13	629.30	658.46	.....	.....	[illegible]

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
07 36	220 38	233 32	247 65	261 87	276 47	291 42	306 70	322 29	338 17
16 14	229 65	243 56	257 86	272 54	287 56	302 92	318 60	334 57	350 81
25 27	239 25	253 64	268 40	283 51	298 96	314 72	330 78	347 12	363 71
34 73	249 20	264 05	279 25	294 79	310 65	326 80	343 24	359 92	376 84
44 58	259 47	274 77	290 41	306 37	322 62	339 16	355 94	372 96	390 18
54 66	270 05	285 79	301 85	318 21	334 86	351 75	368 88	386 21	403 72
65 08	280 92	297 09	313 57	330 32	347 33	364 58	382 03	399 65	417 43
75 80	292 08	308 67	325 55	342 68	360 05	377 62	395 37	413 27	431 29
86 80	303 51	320 51	337 77	355 27	372 97	390 86	408 90	427 05	445 28
98 06	315 20	332 60	350 23	368 07	386 09	404 27	422 57	440 94	459 37
109 59	327 13	344 91	362 90	381 07	399 39	417 84	436 37	454 94	473 52
121 36	339 29	357 48	375 76	394 24	412 85	431 53	450 26	469 01	487 73
133 35	351 35	370 14	388 80	407 57	426 42	445 32	464 23	483 12	501 94
145 54	364 21	383 04	401 98	421 01	440 09	459 18	478 25	497 25	516 13
157 93	376 94	396 08	415 30	434 57	453 84	473 10	492 28	511 35	530 26
170 50	389 83	409 25	428 71	448 19	467 64	487 03	506 30	525 40	544 30
183 20	402 81	422 51	442 20	461 86	481 46	500 93	520 24	539 35	558 19
196 03	415 93	435 85	455 73	475 55	495 25	514 78	534 10	553 16	571 92
208 96	429 11	449 28	469 29	489 22	508 99	528 54	547 82	566 80	585 43
221 96	442 34	462 65	482 83	502 84	522 64	542 16	561 38	580 24	598 73
235 01	455 58	476 03	496 31	516 36	536 15	555 62	574 73	593 45	611 82
248 09	468 81	489 37	509 70	529 76	549 50	568 87	587 85	606 47	624 77
261 14	481 98	502 61	522 96	542 98	562 63	581 89	600 78	619 34	637 62
274 12	495 06	515 72	536 05	556 00	575 55	594 72	613 56	632 12	650 46
287 02	508 00	528 65	548 92	568 79	588 27	607 41	626 26	644 89	663 32
299 78	520 78	541 39	561 58	581 39	600 85	620 02	638 95	657 70	676 26
312 37	533 34	553 89	574 05	593 85	613 35	632 62	651 70	670 58	689 26
324 76	545 69	566 22	586 38	606 25	625 87	645 29	664 52	683 55	702 36
336 94	557 86	578 41	598 66	618 66	638 46	658 06	677 45	696 62	715 42
348 93	569 90	590 56	610 96	631 16	651 16	670 94	690 50	709 68	728 50
360 83	581 92	602 76	623 38	643 80	664 00	683 97	703 55	722 77	741 70
372 71	594 00	615 08	635 95	656 60	677 01	697 02	716 66	736 01	755 27
384 66	606 23	627 58	648 70	669 58	690 05	710 14	729 94	749 64	769 34
396 78	618 64	640 27	661 65	682 61	703 19	723 46	743 63	763 80	783 77
409 10	631 26	653 18	674 67	695 76	716 54	737 22	757 89	778 35	798 24
421 66	644 14	666 19	687 81	709 15	730 37	751 58	772 58	792 98	812 34
434 49	657 13	679 36	701 26	723 05	744 84	766 40	787 36	807 25	826 02
447 45	670 30	692 82	715 23	737 63	759 81	781 36	801 81	821 10	839 76
460 62	683 80	706 37	729 93	752 76	774 94	795 99	815 85	835 06	853 93
474 16	697 63	721 69	745 21	768 07	789 76	810 23	830 02	849 47	867 65
488 36	712 87	737 14	760 73	783 10	804 22	824 64	844 70	863 46	878 79
503 44	728 50	752 86	775 07	797 78	818 87	839 60	858 97	874 80	889 68
519 25	744 44	768 34	790 89	812 70	834 13	854 16	870 59	885 92	899 69
535 42	760 16	783 51	806 09	828 28	849 02	865 96	881 89	896 15	1000 00
551 40	775 60	799 01	822 00	843 50	861 07	877 57	892 36	1000 00	.....
567 12	791 41	815 28	837 59	855 82	872 95	888 29	1000 00	.....	.....

Net Premiums and Reserve Values for $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF								
	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.
20	$354 33	$370 73	$387 36	$404 18	$421 17	$438 31	$455 56	$472 89	$490 26
21	367 30	384 02	400 93	418 02	435 25	452 60	470 02	487 48	504 96
22	380 52	397 53	414 71	432 04	449 48	467 00	484 57	502 14	519 69
23	393 95	411 25	428 67	446 21	463 84	481 50	499 18	516 84	534 43
24	407 57	425 11	442 77	460 50	478 28	496 07	513 88	531 54	549 13
25	421 37	439 14	456 99	474 89	492 79	510 67	528 49	546 20	563 76
26	435 32	453 29	471 31	489 33	507 33	525 27	543 10	560 78	578 27
27	449 39	467 54	485 69	503 82	521 89	539 85	557 65	575 27	592 64
28	463 56	481 85	500 12	518 32	536 41	554 35	572 10	589 60	606 82
29	477 80	496 21	514 55	532 79	550 86	568 75	586 39	603 75	620 79
30	492 08	510 58	528 96	547 19	565 22	583 00	600 51	617 68	634 52
31	506 38	524 92	543 30	561 49	579 42	597 08	614 40	631 39	648 04
32	520 65	539 20	557 55	575 64	593 46	610 94	628 07	644 87	661 38
33	534 85	553 37	571 64	589 62	607 27	624 57	641 53	658 19	674 61
34	548 97	567 41	585 57	603 39	620 86	637 99	654 81	671 39	687 77
35	562 94	581 28	599 29	616 94	634 24	651 24	667 99	684 54	700 92
36	576 73	594 98	612 77	630 27	647 45	664 39	681 11	697 67	714 06
37	590 32	608 36	626 06	643 44	660 57	677 48	694 23	710 80	727 20
38	603 69	621 59	639 18	656 51	673 63	690 57	707 35	723 95	740 36
39	616 85	634 66	652 21	669 54	686 70	703 69	720 49	737 10	753 39
40	629 86	647 64	665 20	682 58	699 79	716 82	733 65	750 15	766 36
41	642 79	660 59	678 21	695 66	712 92	729 98	746 71	763 13	779 31
42	655 6[illegible]	673 56	691 26	708 77	726 08	743 05	759 70	776 12	792 45
43	668 60	686 57	704 35	721 92	739 15	756 06	772 72	789 30	805 88
44	681 58	699 63	717 49	734 99	752 17	769 10	785 94	802 78	819 45
45	694 62	712 77	730 56	748 08	765 24	782 37	799 49	816 43	832 91
46	707 73	725 84	743 61	761 12	778 55	795 97	813 22	829 97	845 87
47	720 80	738 90	756 73	774 48	792 22	809 78	826 85	843 04	858 32
48	733 87	752 04	770 13	788 22	806 12	823 51	840 02	855 59	870 65
49	747 04	765 49	783 94	802 20	819 95	836 79	852 68	868 04	883 14
50	760 55	779 38	798 03	816 15	833 34	849 57	865 26	880 68	895 09
51	774 52	793 58	812 10	829 67	846 26	862 29	878 05	892 78	904 81
52	788 83	807 78	825 75	842 72	859 12	875 24	890 31	902 62	914 19
53	803 17	821 57	838 94	855 74	872 25	887 68	900 29	912 13	922 74
54	817 11	834 91	852 13	869 05	884 87	897 79	909 93	920 81	1000 00
55	830 61	848 28	865 64	881 87	895 13	907 59	918 75	1000 00	.....
56	844 16	861 99	878 66	892 28	905 08	916 54	1000 00	.....	.....
57	858 10	875 23	889 24	902 40	914 19	1000 00	.....	.....	.....
58	871 57	885 99	899 53	911 67	1000 00	.....	.....	.....	.....
59	882 51	896 47	908 97	1000 00	.....	.....	.....	.....	.....
60	893 19	906 09	1000 00	.....	.....	.....	.....	.....	.....
61	904 00	1000 00	.....	.....	.....	.....	.....	.....	.....
62	1000 00	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF										
44 Years.	45 Years.	46 Years.	47 Years.	48 Years.	49 Years.	50 Years.	51 Years.	52 Years.	53 Years.	54 Years.
524 99	542 29	559 48	576 53	593 39	610 02	626 39	642 46	658 20	673 64	688 81
539 60	557 08	574 22	591 18	607 90	624 36	640 51	656 34	671 86	687 12	702 15
554 56	571 80	588 85	605 67	622 22	638 47	654 39	670 00	685 34	700 45	715 38
569 26	586 41	603 32	619 98	636 32	652 33	668 04	683 47	698 67	713 69	728 55
583 84	600 86	617 61	634 06	650 17	665 97	681 50	696 80	711 91	726 87	741 68
598 26	615 12	631 67	647 89	663 80	679 43	694 83	710 04	725 09	739 99	754 74
612 50	629 16	645 49	661 51	677 24	692 75	708 06	723 21	738 22	753 07	767 74
626 52	642 97	659 10	674 94	690 56	705 98	721 24	736 36	751 30	766 09	780 58
640 30	656 55	672 52	688 25	703 78	719 16	734 39	749 45	764 34	778 94	793 27
653 86	669 95	685 81	701 47	716 96	732 31	747 49	762 50	777 21	791 65	805 88
667 25	683 24	699 02	714 65	730 12	745 42	760 56	775 39	789 95	804 29	818 57
680 52	696 44	712 20	727 80	743 24	758 50	773 46	788 15	802 61	817 02	831 41
693 71	709 61	725 35	740 93	756 33	771 43	786 24	800 84	815 37	829 89	844 27
706 87	722 77	738 49	754 03	769 27	784 23	798 97	813 63	828 29	842 80	856 91
720 03	735 91	751 61	766 99	782 10	796 98	811 79	826 60	841 25	855 50	869 01
733 17	749 03	764 58	779 84	794 88	809 84	824 81	839 61	854 00	867 65	880 54
746 31	762 02	777 45	792 65	807 78	822 90	837 87	852 42	866 21	879 24	891 83
759 31	774 92	790 29	805 59	820 88	836 02	850 74	864 69	877 87	890 60	903 12
772 23	787 79	803 27	818 74	834 06	848 95	863 08	876 41	889 30	901 97	913 81
785 13	800 80	816 48	831 99	847 06	861 86	874 86	887 91	900 74	912 73	922 52
798 19	814 06	829 78	845 05	859 54	873 22	886 44	899 44	911 58	921 51	930 83
811 50	827 44	842 92	857 61	871 47	884 88	898 05	910 36	920 42	929 87	938 35
824 94	840 65	855 55	869 61	883 21	896 58	909 07	919 27	928 86	937 45	1000 00
838 23	853 36	867 63	881 44	895 01	907 69	918 05	927 78	936 51	1000 00	.....
851 02	865 52	879 55	893 33	906 21	916 74	926 63	935 49	1000 00	.....	.....
863 28	877 54	891 55	904 65	915 35	925 41	934 42	1000 00	.....	.....	.....
875 39	889 65	903 98	913 87	924 10	933 27	1000 00	.....	.....	.....	.....
887 62	901 19	912 28	922 70	932 04	1000 00	.....	.....	.....	.....	.....
899 29	910 59	921 21	930 73	1000 00	.....	.....	.....	.....	.....	.....
908 79	919 63	929 33	1000 00	.....	.....	.....	.....	.....	.....	.....
917 93	927 84	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
926 25	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values per $1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF										
	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.
20	$708 76	$718 52	$733 14	$747 61	$761 92	$776 07	$789 94	$803 56	$816 97	$830 [illegible]	[illegible]
21	716 99	731 68	746 23	760 62	774 85	788 80	802 49	815 96	829 41	842 [illegible]	[illegible]
22	730 16	744 79	759 26	773 57	787 60	801 36	814 93	828 44	841 93	855 [illegible]	[illegible]
23	743 27	757 83	772 22	786 33	800 18	813 83	827 42	840 99	854 43	867 [illegible]	[illegible]
24	756 32	770 81	785 01	798 94	812 67	826 34	840 00	853 52	866 67	879 [illegible]	[illegible]
25	769 32	783 61	794 63	811 46	825 21	838 96	852 57	865 80	878 35	890 19	[illegible]
26	782 13	796 25	810 17	824 02	837 86	851 57	864 89	877 52	889 45	900 97	[illegible]
27	794 80	808 82	822 77	836 71	850 51	863 92	876 65	888 66	900 27	911 [illegible]	[illegible]
28	807 39	821 44	835 49	849 39	862 91	875 73	887 83	899 52	911 02	921 77	[illegible]
29	820 05	834 20	848 21	861 84	874 75	886 95	898 74	910 33	921 16	930 61	[illegible]
30	832 84	846 97	860 70	873 73	886 02	897 91	909 59	920 51	929 43	937 82	[illegible]
31	845 66	859 51	872 64	885 05	897 03	908 82	919 83	928 88	937 28	944 [illegible]	[illegible]
32	858 25	871 50	884 01	896 11	908 00	919 11	928 19	936 72	944 36	1000 00	.....
33	870 29	882 92	895 13	907 13	918 35	927 51	936 12	943 84	1000 00	.....	.....
34	881 76	894 09	906 21	917 54	926 80	935 49	943 28	1000 00	.....	.....	.....
35	893 00	905 24	916 69	926 04	934 82	942 70	1000 00	.....	.....	.....	.....
36	904 21	915 78	925 23	934 11	942 07	1000 00	.....	.....	.....	.....	.....
37	914 82	924 38	933 36	941 41	1000 00	.....	.....	.....	.....	.....	.....
38	923 48	932 57	940 71	1000 00	.....	.....	.....	.....	.....	.....	.....
39	931 73	939 97	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
40	939 18	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
41	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Age at Issue.	RESERVES AT THE END OF										
	66 Years.	67 Years.	68 Years.	69 Years.	70 Years.	71 Years.	72 Years.	73 Years.	74 Years.	75 Years.	76 Years.
20	$856 89	$869 73	$881 91	$893 41	$904 52	$915 45	$925 66	$934 01	$941 84	$948 87	[illegible]
21	869 02	881 27	892 83	904 00	914 99	925 26	933 65	941 53	948 59	1000 00	.....
22	880 59	892 22	903 46	914 51	924 83	933 27	941 20	948 30	1000 00	.....	.....
23	891 58	902 88	914 00	924 39	932 87	940 85	947 99	1000 00	.....	.....	.....
24	902 28	913 46	923 92	932 46	940 48	947 67	1000 00	.....	.....	.....	.....
25	912 90	923 42	932 02	940 09	947 33	1000 00	.....	.....	.....	.....	.....
26	922 90	931 55	939 68	946 97	1000 00	.....	.....	.....	.....	.....	.....
27	931 06	939 25	946 59	1000 00	.....	.....	.....	.....	.....	.....	.....
28	938 80	946 19	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
29	945 77	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
30	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values per $1,000.

TEN-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
	$30 36	$23 96	49 02	75 24	102 69	131 41	161 48	192 95	225 90	260 39	296 51
	30 87	24 44	50 00	76 76	104 76	134 06	164 74	196 84	230 46	265 65	302 50
	31 39	24 94	51 08	78 34	106 91	136 82	168 12	200 89	235 19	271 10	308 71
	31 94	25 46	52 10	79 98	109 16	139 69	171 64	205 09	240 11	276 77	315 17
	32 51	26 00	53 22	81 69	111 48	142 66	175 30	209 45	245 22	282 66	321 86
	33 10	26 57	54 37	83 46	113 90	145 75	179 09	213 99	250 52	288 76	328 81
	33 72	27 15	55 56	85 29	116 39	148 94	183 02	218 68	256 01	295 09	336 02
	34 36	27 76	56 81	87 20	119 00	152 28	187 10	223 55	261 71	301 66	343 50
	35 03	28 40	58 10	89 18	121 70	155 73	191 33	228 60	267 62	308 47	351 24
	35 72	29 05	59 43	91 23	124 49	159 29	195 71	233 84	273 74	315 52	359 27
	36 44	29 73	60 83	93 36	127 39	162 99	200 26	239 26	280 09	322 82	367 57
	37 20	30 43	62 23	95 52	130 36	166 81	204 95	244 86	286 63	330 38	376 17
	37 98	31 16	63 75	97 83	133 49	170 80	209 83	250 68	293 43	338 19	385 06
	38 80	31 91	65 28	100 19	136 70	174 90	214 86	256 68	300 44	346 26	394 25
	39 64	32 69	66 88	102 63	140 02	179 13	220 05	262 87	307 68	354 61	403 75
	40 53	33 50	68 53	105 15	143 45	183 51	225 41	269 26	315 16	362 22	413 56
	41 45	34 33	70 22	107 74	146 98	188 01	230 94	275 86	322 88	372 10	423 66
	42 40	35 19	71 97	110 42	150 62	192 66	236 64	282 67	330 83	381 25	434 06
	43 40	36 07	73 77	113 17	154 37	197 45	242 52	289 67	339 01	390 66	444 76
	44 44	36 98	75 62	116 01	158 24	202 39	248 56	296 87	347 41	400 33	455 74
	45 51	37 91	77 53	118 93	162 22	207 46	254 77	304 25	356 03	410 23	466 99
	46 64	38 88	79 50	121 95	166 30	212 67	261 13	311 82	364 85	420 35	478 48
	47 81	39 87	81 53	125 03	170 49	217 99	267 64	319 55	373 85	430 67	490 21
	49 03	40 90	83 60	128 20	174 77	223 43	274 28	327 42	383 00	441 18	502 15
	50 30	41 94	85 72	131 41	179 13	228 96	281 01	335 40	392 29	451 85	514 31
	51 63	43 01	87 87	134 69	183 56	234 56	287 82	343 48	401 70	462 68	526 65
	53 01	44 08	90 06	138 01	188 02	240 20	294 69	351 63	411 21	473 63	539 15
	54 46	45 18	92 27	141 34	192 50	245 87	301 60	359 84	420 80	484 69	551 81
	55 97	46 28	94 42	144 63	196 95	251 52	308 51	368 07	430 43	495 84	564 59
	57 54	47 36	96 65	147 98	201 46	257 23	315 46	376 34	440 11	507 04	577 48
	59 19	48 44	98 83	151 28	205 92	262 89	322 38	384 39	449 79	518 29	590 46
	60 90	49 52	101 00	154 57	210 35	268 52	329 26	392 82	459 47	529 56	603 49
	62 69	50 58	103 15	157 82	214 75	274 10	336 09	400 99	469 10	540 80	616 56
	64 55	51 64	105 28	161 04	219 08	279 61	342 85	409 09	478 67	552 01	629 63
	66 49	52 67	107 36	164 19	223 34	285 08	349 50	417 07	488 13	563 14	642 69
	68 52	53 69	109 39	167 27	227 51	290 33	356 02	424 92	497 45	574 16	655 70
	70 65	54 67	111 38	170 27	231 56	295 49	362 37	432 58	506 61	585 05	668 63
	72 87	55 63	113 31	173 18	235 49	300 49	368 53	440 05	515 57	595 76	681 45
	75 20	56 57	115 16	175 98	239 25	305 29	374 47	447 23	524 29	606 25	694 14
	77 64	57 45	116 92	178 63	242 83	309 87	380 16	454 21	532 71	616 49	706 65
	80 22	58 29	118 59	181 13	246 22	314 20	385 54	460 82	540 80	626 43	718 96
	82 93	59 07	120 14	183 48	249 38	318 25	390 58	467 06	548 51	636 08	731 05
	85 79	59 80	121 59	185 65	252 29	321 97	395 26	472 87	555 80	645 26	742 89
	88 82	60 48	122 93	187 60	254 92	325 34	399 49	478 23	562 61	654 97	754 51
	92 03	61 09	124 19	189 33	257 22	328 28	403 25	483 04	568 90	662 48	765 92
	95 44	61 60	125 08	190 77	259 13	330 77	406 46	487 28	574 66	670 48	777 16

Net Premiums and Reserve Values per $1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
	$	$	$	$	$	$	$	$	$	$	[illegible]
20	84 07	80 25	164 33	252 43	344 74	441 49	542 88	649 19	760 62	877 47	1,000
21	84 10	80 24	164 30	252 38	344 69	441 43	542 83	649 13	760 58	877 44	1,000
22	84 13	80 22	164 27	252 34	344 64	441 38	542 77	649 08	760 53	877 41	1,000
23	84 16	80 20	164 24	252 30	344 59	441 32	542 71	649 02	760 48	877 38	1,000
24	84 19	80 19	164 21	252 26	344 53	441 26	542 65	648 95	760 43	877 35	1,000
25	84 22	80 18	164 18	252 21	344 48	441 19	542 58	648 89	760 37	877 31	1,000
26	84 26	80 16	164 14	252 16	344 41	441 12	542 50	648 81	760 31	877 27	1,000
27	84 30	80 14	164 11	252 11	344 35	441 04	542 42	648 73	760 24	877 23	1,000
28	84 35	80 12	164 07	252 06	344 28	440 97	542 34	648 65	760 17	877 19	1,000
29	84 40	80 10	164 03	252 00	344 21	440 88	542 24	648 56	760 10	877 14	1,000
30	84 45	80 08	163 99	251 94	344 13	440 78	542 15	648 47	760 02	877 09	1,000
31	84 51	80 06	163 95	251 87	344 04	440 69	542 04	648 36	759 93	877 03	1,000
32	84 57	80 03	163 90	251 80	343 96	440 58	541 93	648 25	759 83	876 97	1,000
33	84 64	80 00	163 84	251 73	343 86	440 47	541 80	648 12	759 72	876 90	1,000
34	84 71	79 98	163 80	251 65	343 76	440 34	541 67	647 99	759 60	876 82	1,000
35	84 80	79 96	163 74	251 57	343 64	440 21	541 51	647 84	759 47	876 74	1,000
36	84 89	79 92	163 68	251 46	343 51	440 05	541 35	647 67	759 33	876 65	1,000
37	84 99	79 89	163 61	251 36	343 37	439 89	541 17	647 49	759 17	876 55	1,000
38	85 10	79 85	163 53	251 24	343 22	439 71	540 97	647 30	759 00	876 44	1,000
39	85 22	79 81	163 44	251 12	343 06	439 52	540 76	647 09	758 81	876 32	1,000
40	85 36	79 76	163 36	250 99	342 89	439 32	540 54	646 85	758 60	876 18	1,000
41	85 52	79 73	163 27	250 86	342 72	439 10	540 29	646 60	758 37	876 03	1,000
42	85 69	79 68	163 19	250 72	342 53	438 86	540 02	646 31	758 11	875 85	1,000
43	85 89	79 65	163 09	250 58	342 32	438 60	539 72	645 99	757 82	875 65	1,000
44	86 12	79 59	162 99	250 41	342 09	438 31	539 37	645 63	757 48	875 42	1,000
45	86 37	79 55	162 88	250 23	341 84	437 97	538 97	645 19	757 09	875 16	1,000
46	86 67	79 49	162 76	250 02	341 52	437 57	538 49	644 70	756 65	874 87	1,000
47	87 00	79 43	162 62	249 77	341 16	437 10	537 95	644 14	756 14	874 54	1,000
48	87 38	79 36	162 43	249 45	340 72	436 55	537 33	643 49	755 57	874 16	1,000
49	87 80	79 25	162 19	249 08	340 20	435 92	536 61	642 76	754 91	873 73	1,000
50	88 28	79 12	161 92	248 65	339 62	435 20	535 80	641 93	754 18	873 25	1,000
51	88 82	78 98	161 61	248 17	338 97	434 39	534 89	641 00	753 36	872 72	1,000
52	89 42	78 82	161 26	247 62	338 23	433 49	533 88	639 97	752 44	872 12	1,000
53	90 08	78 64	160 87	247 01	337 40	432 48	532 75	638 82	751 42	871 45	1,000
54	90 83	78 43	160 43	246 32	336 48	431 36	531 49	637 54	750 28	870 71	1,000
55	91 65	78 20	159 94	245 57	335 46	430 12	530 10	636 11	749 02	869 88	1,000
56	92 57	77 94	159 40	244 73	334 34	428 74	528 54	634 53	747 62	868 97	1,000
57	93 59	77 66	158 81	243 81	333 09	427 21	526 83	632 78	746 06	867 94	1,000
58	94 73	77 35	158 16	242 79	331 72	425 53	524 94	630 85	744 34	866 81	1,000
59	95 99	77 01	157 46	241 66	330 20	423 67	522 86	628 71	742 43	865 55	1,000
60	97 39	76 64	156 64	240 43	328 54	421 64	520 56	626 34	740 31	864 14	1,000
61	98 95	76 23	155 77	239 08	326 73	419 41	518 03	623 73	737 96	862 59	1,000
62	100 68	75 78	154 84	237 63	324 74	416 95	515 24	620 84	735 36	860 88	1,000
63	102 60	75 32	153 85	236 01	322 57	414 27	512 17	617 66	732 48	858 94	1,000
64	104 73	74 80	152 71	234 27	320 17	411 28	508 77	614 11	729 28	856 81	1,000
65	107 09	74 23	151 48	232 33	317 60	407 97	504 97	610 18	725 73	854 47	1,000

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at Age 96).

Net Annual Premiums.	RESERVES AT THE END OF							
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
$22 53	$15 75	$32 30	$49 40	$67 38	$86 18	$105 85	$126 41	$147 91
22 90	16 09	32 91	50 49	68 87	88 10	108 19	129 20	151 18
23 30	16 45	33 65	51 63	70 43	90 09	110 63	132 11	154 57
23 71	16 83	34 43	52 83	72 05	92 15	113 16	135 13	158 10
24 14	17 23	35 24	54 06	73 73	94 30	115 79	138 27	161 76
24 58	17 64	36 08	55 34	75 48	96 52	118 52	141 52	165 56
25 04	18 06	36 94	56 67	77 28	98 83	121 35	144 89	169 49
25 53	18 50	37 84	58 04	79 15	101 22	124 28	148 38	173 56
26 03	18 96	38 77	59 47	81 10	103 70	127 32	151 99	177 79
26 56	19 43	39 74	60 95	83 12	106 27	130 46	155 74	182 16
27 10	19 93	40 75	62 49	85 20	108 93	133 72	159 62	186 68
27 67	20 44	41 79	64 08	87 36	111 69	137 09	163 63	191 34
28 26	20 97	42 86	65 72	89 60	114 53	140 57	167 76	196 16
28 88	21 51	43 97	67 42	91 91	117 47	144 16	172 03	201 13
29 53	22 07	45 13	69 18	94 30	120 51	147 87	176 43	206 26
30 20	22 67	46 32	71 01	96 76	123 64	151 69	180 98	211 54
30 91	23 27	47 55	72 87	99 30	126 86	155 63	185 65	216 99
31 64	23 89	48 81	74 80	101 91	130 19	159 69	190 47	222 58
32 41	24 53	50 11	76 78	104 60	133 61	163 87	195 42	228 33
33 21	25 20	51 46	78 84	107 38	137 14	168 16	200 51	234 22
34 05	25 87	52 84	80 95	110 25	140 77	172 58	205 71	240 24
34 93	26 59	54 28	83 14	113 19	144 50	177 09	211 04	246 33
35 85	27 31	55 76	85 37	116 21	148 30	181 70	216 45	252 60
36 82	28 07	57 27	87 67	119 29	152 18	186 38	221 93	258 93
37 83	28 83	58 82	90 00	122 42	156 11	191 10	227 44	265 20
38 90	29 62	60 40	92 38	125 60	160 07	195 85	232 98	271 55
40 02	30 41	62 00	94 78	128 78	164 03	200 59	238 52	277 89
41 20	31 23	63 61	97 18	131 96	167 99	205 33	244 05	284 22
42 45	32 04	65 22	99 56	135 12	171 93	210 05	249 54	290 49
43 76	32 83	66 80	101 92	138 25	175 83	214 72	254 98	296 71
45 14	33 63	68 38	104 28	141 37	179 70	219 34	260 36	302 84
46 60	34 42	69 95	106 62	144 46	183 54	223 91	265 66	308 90
48 13	35 21	71 51	108 93	147 52	187 31	228 40	270 88	314 93
49 75	36 00	73 06	111 22	150 52	191 03	232 82	275 98	320 93
51 47	36 77	74 59	113 47	153 47	194 67	237 13	280 95	326 26
53 29	37 54	76 09	115 68	156 38	198 23	241 33	285 77	331 71
55 21	38 30	77 57	117 86	159 21	201 68	245 39	290 42	336 95
57 26	39 05	79 04	119 99	161 97	205 04	249 30	294 89	341 97
59 44	39 79	80 47	122 07	164 64	208 27	253 06	299 15	346 71
61 76	40 51	81 86	124 07	167 21	211 36	256 63	303 16	351 17
64 24	41 22	83 21	126 00	169 67	214 30	260 00	306 92	355 29
66 90	41 91	84 51	127 86	172 03	217 07	263 12	310 36	359 02
69 74	42 57	85 78	129 65	174 23	219 63	265 97	313 44	362 32
72 79	43 23	87 00	131 32	176 28	221 96	268 51	316 14	365 13
76 07	43 85	88 13	132 86	178 13	224 01	270 69	318 37	367 41
79 59	44 43	89 17	134 26	179 75	225 76	272 47	320 14	369 20

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at Age 90.)

Age at Issue.	RESERVES AT THE END OF						
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	$170 39	$193 91	$218 51	$244 25	$271 17	$299 34	[illegible]
21	174 16	198 19	223 33	249 62	277 13	305 90	[illegible]
22	178 06	202 63	228 33	255 20	283 31	312 72	[illegible]
23	182 12	207 24	233 51	260 98	289 72	319 79	[illegible]
24	186 33	212 02	239 88	266 98	296 37	327 11	[illegible]
25	190 69	216 97	244 45	273 19	303 25	334 69	[illegible]
26	195 21	222 11	250 22	279 63	310 37	342 53	[illegible]
27	199 90	227 42	256 20	286 28	317 74	350 64	[illegible]
28	204 75	232 92	262 37	293 17	325 36	359 03	[illegible]
29	209 76	238 61	268 76	300 28	333 23	367 70	[illegible]
30	214 95	244 46	275 36	307 63	341 36	376 65	[illegible]
31	220 30	250 55	282 17	315 21	349 76	385 88	[illegible]
32	225 82	256 81	289 20	323 04	358 41	395 39	[illegible]
33	231 52	263 27	296 44	331 10	367 32	405 18	[illegible]
34	237 40	269 93	303 90	339 40	376 48	415 28	[illegible]
35	243 46	276 78	311 58	347 92	385 88	425 54	[illegible]
36	249 69	283 82	319 45	356 66	395 50	436 08	[illegible]
37	256 09	291 04	327 52	365 60	405 34	446 84	[illegible]
38	262 64	298 44	335 77	374 72	415 36	457 80	[illegible]
39	269 36	305 99	344 18	384 00	425 55	468 94	[illegible]
40	276 21	313 68	352 72	393 42	435 89	480 25	[illegible]
41	283 17	321 47	361 37	402 97	446 37	491 71	[illegible]
42	290 21	329 35	370 12	412 62	456 96	503 30	[illegible]
43	297 31	337 30	378 94	422 34	467 64	514 99	[illegible]
44	304 46	345 29	387 80	432 11	478 37	526 75	[illegible]
45	311 63	353 30	396 68	441 91	489 14	538 58	[illegible]
46	318 78	361 30	405 55	451 70	499 93	550 43	[illegible]
47	325 92	369 27	414 40	461 48	510 69	562 29	[illegible]
48	333 00	377 18	423 18	471 18	521 40	574 11	[illegible]
49	340 00	385 01	431 88	480 81	532 08	585 87	[illegible]
50	346 93	392 74	440 46	490 31	542 56	597 54	[illegible]
51	353 74	400 34	448 90	499 66	552 94	609 10	[illegible]
52	360 41	407 78	457 16	508 84	563 14	620 50	[illegible]
53	366 91	415 03	465 22	517 80	573 12	631 70	[illegible]
54	373 22	422 06	473 04	526 49	582 85	642 67	[illegible]
55	379 32	428 85	480 58	534 89	592 23	653 36	[illegible]
56	385 18	435 35	487 79	542 95	601 36	663 75	[illegible]
57	390 75	441 52	494 65	550 62	610 06	673 69	[illegible]
58	396 00	447 33	501 09	557 85	618 32	683 45	[illegible]
59	400 91	452 71	507 08	564 60	626 12	692 74	[illegible]
60	405 40	457 64	512 54	570 82	633 44	701 67	[illegible]
61	409 43	462 04	517 44	576 49	640 29	710 26	[illegible]
62	412 95	465 86	521 77	581 63	646 68	718 52	[illegible]
63	415 92	469 12	525 54	586 26	652 64	726 46	[illegible]
64	418 33	471 83	528 80	590 41	658 17	734 07	[illegible]
65	420 26	474 08	531 61	594 13	663 27	741 32	[illegible]

Net Premiums and Reserve Values per $1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	$52 45	$47 11	$96 45	$148 13	$202 26	$258 96	$318 38	$380 63
21	52 49	47 10	96 43	148 10	202 22	258 92	318 32	380 56
22	52 52	47 09	96 41	148 07	202 18	258 87	318 26	380 50
23	52 56	47 08	96 39	148 04	202 14	258 82	318 20	380 41
24	52 60	47 07	96 38	148 02	202 11	258 77	318 14	380 36
25	52 65	47 07	96 36	147 99	202 07	258 72	318 08	380 29
26	52 70	47 06	96 34	147 96	202 03	258 67	318 02	380 21
27	52 75	47 05	96 33	147 93	201 98	258 62	317 95	380 13
28	52 81	47 05	96 31	147 90	201 95	258 56	317 88	380 04
29	52 87	47 03	96 29	147 87	201 91	258 50	317 81	379 96
30	52 94	47 03	96 27	147 85	201 86	258 45	317 74	379 87
31	53 01	47 02	96 26	147 82	201 82	258 39	317 66	379 78
32	53 10	47 02	96 24	147 79	201 78	258 33	317 58	379 67
33	53 19	47 01	96 22	147 76	201 73	258 27	317 49	379 56
34	53 29	47 00	96 22	147 74	201 70	258 20	317 41	379 45
35	53 40	47 01	96 21	147 72	201 65	258 14	317 31	379 33
36	53 52	47 00	96 20	147 69	201 61	258 07	317 22	379 21
37	53 66	47 01	96 19	147 67	201 56	258 01	317 13	379 09
38	53 81	47 00	96 18	147 65	201 53	257 95	317 05	378 97
39	53 99	47 01	96 18	147 65	201 51	257 91	316 98	378 87
40	54 18	47 01	96 20	147 65	201 51	257 88	316 92	378 76
41	54 40	47 04	96 23	147 69	201 53	257 88	316 87	378 66
42	54 65	47 06	96 27	147 73	201 56	257 87	316 82	378 55
43	54 93	47 10	96 33	147 79	201 59	257 88	316 77	378 42
44	55 24	47 14	96 39	147 85	201 63	257 87	316 68	378 24
45	55 60	47 19	96 46	147 92	201 68	257 85	316 57	378 01
46	56 01	47 23	96 53	147 98	201 69	257 78	316 40	377 73
47	56 47	47 29	96 61	148 03	201 67	257 67	316 18	377 38
48	56 98	47 34	96 66	148 04	201 62	257 52	315 90	376 96
49	57 56	47 38	96 68	148 02	201 52	257 31	315 56	376 46
50	58 20	47 41	96 70	147 99	201 40	257 07	315 16	375 89
51	58 93	47 43	96 71	147 94	201 25	256 78	314 71	375 25
52	59 73	47 46	96 72	147 88	201 08	256 45	314 20	374 53
53	60 62	47 49	96 72	147 81	200 87	256 08	313 63	373 74
54	61 61	47 51	96 71	147 71	200 65	255 68	313 00	372 86
55	62 72	47 54	96 70	147 61	200 41	255 24	312 32	371 90
56	63 94	47 56	96 69	147 51	200 14	254 76	311 57	370 84
57	65 30	47 60	96 70	147 41	199 86	254 24	310 76	369 71
58	66 81	47 64	96 71	147 30	199 57	253 68	309 89	368 49
59	68 49	47 69	96 71	147 18	199 24	253 09	308 96	367 15
60	70 34	47 74	96 72	147 06	198 90	252 45	307 94	365 69
61	72 39	47 79	96 72	146 93	198 54	251 75	306 81	364 07
62	74 66	47 85	96 75	146 80	198 14	250 96	305 56	362 26
63	77 15	47 92	96 77	146 63	197 67	250 08	304 13	360 22
64	79 90	47 99	96 76	146 41	197 11	249 04	302 50	357 89
65	82 92	48 08	96 71	146 14	196 43	247 83	300 02	355 26

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Reserves at the End of							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	$445 86	$514 24	$585 90	$661 08	$739 81	$822 43	$909 08	$1,000
21	445 79	514 16	585 82	660 96	739 74	822 37	909 05	1,000
22	445 72	514 08	585 74	660 88	739 67	822 31	909 01	1,000
23	445 64	514 00	585 65	660 79	739 59	822 25	908 97	1,000
24	445 56	513 91	585 56	660 70	739 50	822 18	908 93	1,000
25	445 48	513 82	585 47	660 60	739 42	822 11	908 89	1,000
26	445 39	513 72	585 36	660 50	739 32	822 02	908 84	1,000
27	445 30	513 62	585 26	660 39	739 22	821 94	908 79	1,000
28	445 20	513 51	585 14	660 27	739 11	821 85	908 73	1,000
29	445 10	513 40	585 02	660 15	738 98	821 75	908 67	1,000
30	445 00	513 28	584 88	660 01	738 85	821 64	908 60	1,000
31	444 88	513 14	584 74	659 86	738 71	821 52	908 52	1,000
32	444 76	513 00	584 58	659 70	738 56	821 39	908 44	1,000
33	444 62	512 84	584 41	659 53	738 39	821 24	908 35	1,000
34	444 48	512 69	584 24	659 34	738 21	821 09	908 25	1,000
35	444 34	512 52	584 05	659 14	738 01	820 92	908 14	1,000
36	444 19	512 34	583 85	658 92	737 80	820 73	908 02	1,000
37	444 04	512 16	583 64	658 69	737 57	820 52	907 88	1,000
38	443 89	511 97	583 41	658 45	737 31	820 29	907 72	1,000
39	443 74	511 78	583 18	658 17	737 02	820 03	907 55	1,000
40	442 58	511 56	582 91	657 86	736 69	819 73	907 36	1,000
41	443 42	511 33	582 61	657 51	736 32	819 40	907 14	1,000
42	443 23	511 06	582 26	657 10	735 91	819 03	906 89	1,000
43	443 00	510 73	581 85	656 64	735 43	818 60	906 61	1,000
44	442 72	510 35	581 38	656 11	734 88	818 11	906 29	1,000
45	442 38	509 90	580 83	655 49	734 26	817 56	905 94	1,000
46	441 97	509 37	580 20	654 79	733 54	816 94	905 53	1,000
47	441 49	508 75	579 46	653 98	732 74	816 23	905 07	1,000
48	440 92	508 03	578 62	653 07	731 83	815 44	904 56	1,000
49	440 25	507 21	577 68	652 04	730 80	814 54	903 98	1,000
50	439 50	506 29	576 61	650 89	729 65	813 54	903 33	1,000
51	438 67	505 27	575 43	649 61	728 37	812 42	902 61	1,000
52	437 73	504 12	574 20	648 18	726 95	811 19	901 81	1,000
53	436 70	502 86	572 64	646 60	725 38	809 81	900 92	1,000
54	435 55	501 45	571 03	644 85	723 64	808 28	899 92	1,000
55	434 30	499 92	569 26	642 93	721 71	806 59	898 82	1,000
56	432 93	498 13	567 32	640 81	719 59	804 72	897 59	1,000
57	431 45	496 42	565 19	638 49	717 24	802 64	896 23	1,000
58	429 82	494 42	562 85	635 92	714 65	800 35	894 72	1,000
59	428 07	492 23	560 28	633 09	711 78	797 79	893 05	1,000
60	426 13	489 80	557 43	629 94	708 58	794 96	891 19	1,000
61	423 97	487 01	554 25	626 43	705 03	791 83	889 14	1,000
62	421 56	484 08	550 69	622 53	701 11	788 38	886 88	1,000
63	418 84	481 69	546 73	618 23	696 81	784 59	884 39	1,000
64	415 77	476 92	542 41	613 57	692 15	780 47	881 64	1,000
65	412 38	472 85	537 77	608 59	687 16	776 01	878 62	1,000

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Net Annual Premiums.	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
$18.73	$11.76	$24.04	$36.87	$50.26	$64.25	$78.87	$94.14	110.08	126.75	144.15	162.33
19.05	12.05	24.63	37.76	51.48	65.81	80.78	96.41	112.74	129.80	147.61	166.23
19.38	12.34	25.23	38.69	52.75	67.43	82.76	98.78	115.50	132.97	151.22	170.28
19.72	12.65	25.87	39.67	54.08	69.12	84.83	101.24	118.37	136.27	154.95	174.47
20.08	12.98	26.53	40.68	55.45	70.88	86.98	103.79	121.35	139.68	158.82	178.81
20.46	13.32	27.22	41.73	56.88	72.69	89.20	106.44	124.44	143.22	162.83	183.32
20.85	13.66	27.93	42.82	58.36	74.57	91.51	109.19	127.63	146.39	166.99	187.98
21.26	14.03	28.67	43.95	59.89	76.54	93.91	112.30	130.94	150.69	171.30	192.80
21.68	14.41	29.44	45.12	61 49	78.57	96.38	114.98	134.38	154.63	175.75	197.79
22.13	14.79	30.23	46.34	63.14	80.67	98.95	118.08	137.93	158.70	180.35	202.94
22.59	15.20	31.06	47.60	64.85	82.85	101.62	121.20	141.61	162.90	185.10	208.25
23.08	15.61	31.92	48.91	66.63	85.11	104.38	124 47	145.41	167.25	190.01	213.74
23.59	16.07	32.81	50.26	68.47	87.45	107.23	127.85	149.34	171.73	195.07	219.40
24.12	16.51	33.72	51.67	70.37	89.87	110.17	131.33	153.38	176.36	200.29	225.24
24.67	16.98	34.69	53.13	72.35	92.37	113.22	134.94	157.57	181.13	205.69	231.25
25.26	17.48	35.68	54.64	74.39	94.95	116.36	138.66	161.88	186.07	211.28	237.44
25.87	17.98	36.70	56.19	76.49	97.61	119.61	142.50	166.34	191.13	216.94	243.77
26.51	18.50	37.76	57.80	78.66	100.37	122.96	146.47	170.92	196.35	222.79	250.27
27.18	19.04	38.85	59.46	80.91	103.22	126.42	150.51	175.64	201.70	228.70	256.90
27.86	19.60	39.98	61.19	83.24	106.17	130.00	154.76	180.48	207.18	234.90	263.65
28.63	20.18	41.16	62.98	85.65	109.21	133.68	159.07	185.43	212.78	241.12	270.48
29.41	20.79	42.39	64.84	88.14	112.34	137.45	163.50	190.50	218.46	247.42	277.39
30.24	21.41	43.66	66.74	90.70	115.55	141.31	168.00	195.63	224.21	253.77	284.35
31.11	22.07	44.96	68.71	93.33	118.84	145.25	172.57	200.81	230.00	260.16	291.35
32.03	22.73	46.30	70.72	96.01	122.18	149.23	177.17	206.02	235.81	266.57	298.34
33.01	23.42	47.68	72.78	98.74	125.56	153.24	181.79	211.25	241.64	272.99	305.33
34.04	24.12	49.07	74.87	101.49	128.94	157.25	186.42	216.48	247.45	279.37	312.27
35.14	24.84	50.50	76.97	104.25	132.34	161.27	190.06	221.70	253.25	285.72	319.17
36.31	25.57	51.92	79.07	107.00	135.74	165.29	195.67	226.90	259.00	292.01	325.99
37.55	26.29	53.34	81.16	109.75	139.13	169.29	200.26	232.05	264.69	298.23	332.71
38.87	27.01	54.77	83.27	112.52	142.53	173.30	204.84	237.17	270.34	304.38	339.34
40.27	27.74	56.21	85.40	115.30	145.93	177.29	209.39	242.27	275.94	310.45	345.85
41.76	28.48	57.67	87.53	118.09	149.33	181.27	213.93	247.31	281.46	316.41	352.22
43.36	29.24	59.13	89.69	120.89	152.74	185.25	218.43	252.31	286.90	322.26	358.46
45.06	29.99	60.61	91.84	123.68	156.14	189.21	222.90	257.28	292.24	327.98	364.54
46.89	30.76	62.11	94.02	126.50	159.55	193.15	227.33	262.09	297.49	333.58	370.41
48.84	31.53	63.61	96.21	129.33	162.95	197.07	231.70	266.87	302.62	338.99	376.07
50.93	32.32	65.14	98.42	132.16	166.33	200.95	236.02	271.57	307.61	344.22	381.48
53.18	33.12	66.68	100.64	134.98	169.70	204.80	240.28	276.14	312.44	349.23	386.60
55.59	33.93	68.22	102.85	137.80	173.05	208.60	244.48	280.58	317.07	353.97	391.39
58.18	34.74	69.78	105.07	140.61	176.38	212.33	248.49	284.86	321.48	358.43	395.83
60.98	35.56	71.34	107.31	143.43	179.66	215.99	252.43	288.96	325.66	362.58	399.89
63.99	36.39	72.93	109.56	146.22	182.90	219.58	256.33	292.89	329.59	366.45	403.60
67.24	37.25	74.54	111.80	149.00	186.11	223.07	259.91	296.63	333.31	370.12	407.35
70.75	38.11	76.14	114.03	151.75	189.28	226.47	263.44	300.20	336.89	373.73	411.09
74.54	38.96	77.72	116.25	154.44	192.30	229.76	266.86	303.72	340.51	377.48	414.88

Net Premiums and Reserve Values per $1,000.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF									Reserve Values on Paid-up Life Policies per $1,000.			
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	Present Age.	Net Single Premium or Reserve.	Present Age.	Net Single Premium or Reserve.
20	181.34	201.19	221.93	243.61	266.26	289.94	314.68	340.54	367.58	20	247.77	60	590.46
21	185.68	205.99	227.21	249.39	272.57	296.78	322.08	348.53	376.17	21	251.85	61	603.49
22	190.18	210.97	232.70	255.39	279.10	303.87	329.75	356.79	385.06	22	256.08	62	616.56
23	194.85	216.14	238.37	261.60	285.86	311.20	337.67	365.34	394.25	23	260.47	63	629.63
24	199.69	221.49	244.25	268.02	292.85	318.78	345.87	374.17	403.75	24	265.04	64	642.69
25	204.70	227.02	250.33	274.66	300.07	326.61	354.33	383.29	413.56	25	269.99	65	655.70
26	209.88	232.74	256.61	281.52	307.54	334.70	363.07	392.70	423.66	26	274.74	66	668.65
27	215.24	238.66	263.10	288.61	315.24	343.05	372.08	402.40	434.06	27	279.87	67	681.49
28	220.78	244.76	269.80	295.92	323.20	351.65	381.37	412.38	444.76	28	285.21	68	694.14
29	226.49	251.07	276.71	303.47	331.39	360.52	390.91	422.63	455.74	29	290.75	69	706.45
30	232.40	257.58	283.85	311.24	339.82	369.62	400.71	433.15	466.99	30	296.51	70	718.96
31	238.49	264.29	291.19	319.24	348.48	378.97	410.76	443.91	478.48	31	302.50	71	731.68
32	244.77	271.20	298.75	327.45	357.37	388.55	421.03	454.89	490.21	32	308.71	72	742.89
33	251.23	278.30	306.50	335.88	366.47	398.31	431.51	466.09	502.15	33	315.17	73	754.51
34	257.88	285.60	314.45	344.49	375.75	408.29	442.17	477.48	514.31	34	321.86	74	765.94
35	264.70	293.07	322.59	353.28	385.21	418.42	453.01	489.05	526.65	35	328.81	75	777.16
36	271.69	300.71	330.87	362.21	394.80	428.72	464.00	500.78	539.15	36	336.02	76	788.27
37	278.83	308.48	339.28	371.28	404.53	439.12	475.12	512.65	551.81	37	343.50	77	799.26
38	286.09	316.37	347.81	380.46	414.38	449.65	486.36	524.63	564.59	38	351.24	78	810.14
39	293.46	324.37	356.44	389.73	424.31	460.26	497.68	536.70	577.48	39	359.27	79	820.93
40	300.91	332.45	365.15	399.07	434.30	470.93	509.07	548.86	590.46	40	367.57	80	831.55
41	308.43	340.59	373.90	408.46	444.34	481.64	520.49	561.05	603.49	41	376.17	81	841.99
42	316.00	348.75	382.69	417.86	454.38	492.36	531.93	573.26	616.56	42	385.06	82	852.26
43	323.58	356.94	391.46	427.25	464.41	503.05	543.34	585.45	629.63	43	394.25	83	862.36
44	331.16	365.10	400.21	436.61	474.39	513.70	554.70	597.60	642.69	44	403.75	84	872.37
45	338.72	373.22	408.92	445.90	484.30	524.25	565.97	609.68	655.70	45	413.56	85	882.41
46	346.22	381.28	417.53	455.09	494.08	534.69	577.12	621.66	668.63	46	423.66	86	892.58
47	353.65	389.24	426.04	464.15	503.73	544.97	588.13	633.49	681.45	47	434.06	87	902.93
48	360.99	397.09	434.40	473.04	513.20	550.08	598.94	645.15	694.14	48	444.76	88	911.37
49	368.21	404.79	442.59	481.75	522.46	564.95	609.52	656.59	706.65	49	455.74	89	919.82
50	375.29	412.33	450.60	490.25	531.47	574.56	619.85	667.78	718.96	50	466.99	90	928.28
51	382.23	419.70	458.40	498.49	540.21	583.87	629.86	678.69	731.05	51	478.48	91	936.45
52	389.01	426.87	465.95	506.45	548.64	592.84	639.53	689.28	742.89	52	490.21	92	944.38
53	395.61	433.81	473.23	515.00	556.70	601.44	648.82	699.53	754.51	53	502.15	93	950.96
54	401.99	440.47	480.19	521.38	564.37	609.60	657.69	709.44	765.92	54	514.31	94	956.20
55	408.12	446.85	486.80	528.25	571.59	617.32	666.15	719.03	777.16	55	526.65	95	961.34
56	413.98	452.88	493.01	534.67	578.32	624.56	674.21	728.32	788.27	56	539.15	96	1,000.00
57	419.52	458.54	498.77	540.60	584.56	631.35	681.88	737.34	799.26	57	551.81	..	.....
58	424.71	463.75	504.05	546.04	590.33	637.72	689.19	746.08	810.14	58	564.59	..	.....
59	429.49	468.51	508.85	551 01	595.68	643.69	699.16	754.56	820.91	59	577.48	..	.....
60	433.85	471.85	513.24	555.61	600.65	649.31	702.78	762.73	831.55	..	.....	..	.....
61	437.86	476.84	517.32	559.89	605.32	654.59	709.03	770.58	841.99	..	.....	..	.....
62	441.61	480.62	521.21	563.99	609.76	659.56	714.93	778.00	852.23	..	.....	..	.....
63	445.27	484.35	525.05	568.00	614.01	664.26	720.36	785.00	862.33	..	.....	..	.....
64	449.02	488.19	528.98	572.00	618.15	668.57	725.32	791.58	872.37	..	.....	..	.....
65	453.04	492.29	532.99	576.09	622.05	672.51	729.84	797.83	882.41				

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Net Annual Premium.	RESERVES AT THE END OF									
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
$37.12	$31.04	$63.53	$97.55	$133.15	$170.44	$209.49	$250.38	$293.21	$338.07	$385.07
37.16	31.04	63.52	97.53	133.14	170.42	209.46	250.35	293.17	338.02	385.01
37.21	31.04	63.52	97.53	133.13	170.41	209.44	250.32	293.13	337.98	384.96
37.26	31.04	63.52	97.53	133.13	170.40	209.43	250.30	293.10	337.94	384.91
37.31	31.04	63.53	97.53	133.13	170.40	209.42	250.28	293.08	337.90	384.86
37.36	31.05	63.53	97.54	133.14	170.40	209.41	250.27	293.05	337.86	384.81
37.43	31.05	63.54	97.55	133.14	170.40	209.41	250.26	293.03	337.83	384.76
37.49	31.05	63.55	97.56	133.15	170.41	209.41	250.25	293.01	337.80	384.72
37.57	31.06	63.56	97.57	133.17	170.43	209.42	250.25	293.01	337.78	384.68
37.65	31.07	63.58	97.60	133.19	170.44	209.44	250.26	293.00	337.76	384.64
37.74	31.08	63.60	97.63	133.23	170.48	209.47	250.28	293.01	337.75	384.61
37.84	31.10	63.64	97.67	133.27	170.53	209.51	250.32	293.03	337.75	384.59
37.94	31.12	63.67	97.71	133.33	170.58	209.57	250.36	293.06	337.76	384.58
38.07	31.14	63.71	97.77	133.40	170.66	209.64	250.43	293.11	337.80	384.59
38.20	31.17	63.77	97.85	133.49	170.76	209.74	250.52	293.19	337.86	384.63
38.35	31.22	63.84	97.95	133.60	170.88	209.86	250.64	293.30	337.96	384.69
38.52	31.25	63.92	98.05	133.73	171.02	210.01	250.79	293.45	338.08	384.79
38.71	31.31	64.01	98.18	133.88	171.20	210.20	250.99	293.64	338.25	384.92
38.92	31.36	64.12	98.33	134.07	171.42	210.44	251.23	293.87	338.45	385.09
39.16	31.44	64.25	98.52	134.31	171.69	210.74	251.53	294.16	338.71	385.29
39.42	31.51	64.41	98.75	134.60	172.01	211.09	251.88	294.49	339.00	385.51
39.72	31.62	64.61	99.03	134.93	172.40	211.49	252.29	294.87	339.32	385.74
40.06	31.74	64.83	99.33	135.32	172.83	211.95	252.74	295.28	339.65	385.97
40.44	31.88	65.08	99.69	135.75	173.31	212.45	253.22	295.70	339.99	386.20
40.87	32.02	65.37	100.08	136.22	173.84	212.98	253.71	296.13	340.33	386.42
41.35	32.20	65.68	100.52	136.74	174.39	213.53	254.23	296.57	340.67	386.63
41.89	32.37	66.02	100.98	137.27	174.96	214.09	254.75	297.02	341.00	386.81
42.49	32.58	66.39	101.46	137.83	175.55	214.67	255.29	297.47	341.33	386.98
43.17	32.79	66.77	101.96	138.40	176.15	215.28	255.83	297.92	341.64	387.13
43.92	33.01	67.15	102.46	138.99	176.78	215.89	256.40	298.38	341.96	387.26
44.76	33.23	67.55	103.01	139.63	177.46	216.56	257.00	298.87	342.30	387.40
45.70	33.47	67.99	103.60	140.31	178.18	217.27	257.65	299.41	342.66	387.55
46.73	33.73	68.47	104.23	141.05	178.97	218.05	258.36	300.00	343.06	387.71
47.88	34.02	68.98	104.92	141.85	179.83	218.90	259.14	300.64	343.50	387.89
49.16	34.32	69.54	105.66	142.72	180.76	219.83	259.99	301.34	343.99	388.10
50.56	34.66	70.15	106.47	143.68	181.78	220.84	260.92	302.11	344.58	388.34
52.12	35.01	70.79	107.36	144.71	182.89	221.94	261.93	302.95	345.12	388.60
53.88	35.41	71.51	108.32	145.83	184.09	223.13	263.03	303.87	345.75	388.86
55.72	35.83	72.28	109.35	147.04	185.37	224.41	264.20	304.82	346.40	389.10
57.79	36.28	73.10	110.44	148.31	186.75	225.78	265.44	305.82	347.05	389.28
60.07	36.76	73.97	111.61	149.68	188.22	227.21	266.73	306.85	347.68	389.40

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	$434.31	$485.91	$539.99	$596.68	$656.12	$718.45	$783.83	$852.43	$924.42	$1,000.00
21	434.24	485.84	539.91	596.59	656.03	718.36	783.75	852.36	924.37	1,000.00
22	434.18	485.76	539.82	596.50	655.93	718.27	783.66	852.28	924.33	1,000.00
23	434.12	485.69	539.74	596.41	655.84	718.16	783.56	852.20	924.28	1,000.00
24	434.05	485.61	539.66	596.32	655.73	718.05	783.46	852.12	924.23	1,000.00
25	433.99	485.54	539.57	596.21	655.62	717.94	783.35	852.03	924.17	1,000.00
26	433.93	485.46	539.47	596.10	655.50	717.82	783.23	851.93	924.11	1,000.00
27	433.87	485.38	539.37	595.99	655.37	717.69	783.11	851.82	924.04	1,000.00
28	433.81	485.30	539.27	595.87	655.24	717.55	782.97	851.71	923.97	1,000.00
29	433.75	485.22	539.17	595.75	655.10	717.40	782.83	851.58	923.89	1,000.00
30	433.70	485.14	539.07	595.62	654.96	717.25	782.68	851.45	923.80	1,000.00
31	433.65	485.07	538.97	595.50	654.82	717.08	782.51	851.30	923.70	1,000.00
32	433.62	485.01	538.88	595.38	654.66	716.92	782.33	851.14	923.59	1,000.00
33	433.60	484.96	538.80	595.26	654.51	716.74	782.14	850.96	923.47	1,000.00
34	433.61	484.93	538.72	595.14	654.35	716.54	781.92	850.76	923.34	1,000.00
35	433.64	484.92	538.66	595.03	654.18	716.33	781.69	850.54	923.19	1,000.00
36	433.70	484.92	538.61	594.90	653.99	716.08	781.42	850.29	923.02	1,000.00
37	433.78	484.94	538.55	594.76	653.77	715.81	781.12	850.01	922.83	1,000.00
38	433.88	484.97	538.48	594.60	653.53	715.50	780.78	849.69	922.62	1,000.00
39	434.01	484.99	538.40	594.42	653.25	715.15	780.40	849.34	922.38	1,000.00
40	434.13	485.00	538.30	594.20	652.93	714.75	779.97	848.94	922.12	1,000.00
41	434.25	485.01	538.18	593.95	652.57	714.30	779.48	848.50	921.82	1,000.00
42	434.37	484.99	538.02	593.65	652.14	713.79	778.93	847.99	921.48	1,000.00
43	434.47	484.94	537.82	593.30	651.66	713.20	778.31	847.42	921.10	1,000.00
44	434.54	484.86	537.56	592.88	651 09	712.53	777.60	846.78	920.67	1,000.00
45	434.59	484.73	537.25	592.39	650.45	711.77	776.80	846.06	920.19	1,000.00
46	434.60	484.55	536.88	591.82	649.71	710.91	775.90	845.24	919.65	1,000.00
47	434.59	484 33	536.44	591.17	648.87	709.94	774.89	844.33	919.05	1,000.00
48	434.54	484.06	535.93	590.43	647.92	708.85	773.76	843.31	918.37	1,000.00
49	434.45	483.73	535.34	589.59	646.86	707.64	772.49	842.17	917.62	1,000.00
50	434.35	483.36	534.68	588.66	645.70	706.30	771.10	840.91	916.78	1,000.00
51	434.23	482.95	533.97	587.65	644.41	704.81	769.55	839.51	915.84	1,000.00
52	434.11	482.51	533.20	586.54	643.01	703.19	767.84	837.96	914.80	1,000.00
53	433.99	482.05	532.37	585.33	641.46	701.39	765.96	836.25	913.65	1,000.00
54	433.87	481.55	531.49	584.01	639.76	699.41	763.88	834.34	912.38	1,000.00
55	433.74	481.00	530.45	582.55	637.88	697.21	761.55	832.23	910.97	1,000.00
56	433.59	480.35	529.32	580.91	635.77	694.75	758.98	829.90	909.43	1,000.00
57	433.40	479.66	528.05	579.06	633.40	692.02	756.13	827.34	907.71	1,000.00
58	433.13	478.82	526.57	576.96	630.76	689.00	753.02	824.52	905.82	1,000.00
59	432.76	477.80	524.87	574.61	627.86	685.73	749.64	821.47	903.74	1,000.00
60	432.26	476.61	522.98	572.07	624.77	682.26	746.04	818.17	901.46	1,000.00

Amount of One Dollar at the end of any year from 1 to 45. Interest at the following rates, compounded annually.

2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per cent.
$1 020	$1 025	$1 030	$1 035	$1 040	$1 045	$1 050	$1 055	$1 060	$1 065	$1 070
1 040	1 051	1 061	1 071	1 082	1 092	1 103	1 113	1 124	1 134	1 145
1 061	1 077	1 093	1 109	1 125	1 141	1 158	1 174	1 191	1 208	1 225
1 082	1 104	1 126	1 148	1 170	1 193	1 216	1 239	1 262	1 286	1 311
1 104	1 131	1 159	1 188	1 217	1 246	1 276	1 307	1 338	1 370	1 403
1 126	1 160	1 194	1 229	1 265	1 302	1 340	1 379	1 419	1 459	1 501
1 149	1 189	1 230	1 272	1 316	1 361	1 407	1 455	1 504	1 554	1 606
1 172	1 218	1 267	1 317	1 369	1 422	1 477	1 535	1 594	1 655	1 718
1 195	1 249	1 305	1 363	1 423	1 486	1 551	1 619	1 689	1 763	1 838
1 219	1 280	1 344	1 411	1 480	1 553	1 629	1 708	1 791	1 877	1 967
1 243	1 312	1 384	1 460	1 539	1 623	1 710	1 802	1 898	1 999	2 105
1 268	1 345	1 426	1 511	1 601	1 696	1 796	1 901	2 012	2 129	2 252
1 294	1 379	1 469	1 564	1 665	1 772	1 886	2 006	2 133	2 267	2 410
1 319	1 413	1 513	1 619	1 732	1 852	1 980	2 116	2 261	2 415	2 579
1 346	1 448	1 558	1 675	1 801	1 935	2 079	2 232	2 397	2 572	2 759
1 373	1 485	1 605	1 734	1 873	2 022	2 183	2 355	2 540	2 739	2 952
1 400	1 522	1 653	1 795	1 948	2 113	2 292	2 485	2 693	2 917	3 159
1 428	1 560	1 702	1 857	2 026	2 208	2 407	2 621	2 854	3 107	3 380
1 457	1 599	1 754	1 923	2 107	2 308	2 527	2 766	3 026	3 309	3 617
1 486	1 639	1 806	1 990	2 191	2 412	2 653	2 918	3 207	3 524	3 870
1 516	1 680	1 860	2 059	2 279	2 520	2 786	3 078	3 400	3 753	4 141
1 546	1 722	1 916	2 132	2 370	2 634	2 925	3 248	3 604	3 997	4 430
1 577	1 765	1 974	2 206	2 465	2 752	3 072	3 426	3 820	4 256	4 741
1 608	1 809	2 033	2 283	2 563	2 876	3 225	3 615	4 049	4 533	5 072
1 641	1 854	2 094	2 363	2 666	3 005	3 386	3 813	4 292	4 828	5 427
1 673	1 900	2 157	2 446	2 772	3 141	3 556	4 023	4 549	5 141	5 807
1 707	1 948	2 221	2 532	2 883	3 282	3 733	4 244	4 822	5 476	6 214
1 741	1 997	2 288	2 620	2 999	3 430	3 920	4 478	5 112	5 832	6 649
1 776	2 046	2 357	2 712	3 119	3 584	4 116	4 724	5 418	6 211	7 114
1 811	2 098	2 427	2 807	3 243	3 745	4 322	4 984	5 743	6 614	7 612
1 848	2 150	2 500	2 905	3 373	3 914	4 538	5 258	6 088	7 044	8 145
1 885	2 204	2 575	3 007	3 508	4 090	4 765	5 547	6 453	7 502	8 715
1 922	2 259	2 652	3 112	3 648	4 274	5 003	5 852	6 841	7 990	9 325
1 961	2 315	2 732	3 221	3 794	4 466	5 253	6 174	7 251	8 509	9 978
2 000	2 373	2 814	3 334	3 946	4 667	5 516	6 514	7 686	9 062	10 677
2 040	2 433	2 898	3 450	4 104	4 877	5 792	6 872	8 147	9 651	11 424
2 081	2 493	2 985	3 571	4 268	5 097	6 081	7 250	8 636	10 279	12 224
2 122	2 556	3 075	3 696	4 439	5 326	6 385	7 649	9 154	10 947	13 079
2 165	2 620	3 167	3 825	4 616	5 566	6 705	8 069	9 704	11 658	13 995
2 208	2 685	3 262	3 959	4 801	5 816	7 040	8 513	10 286	12 416	14 974
2 252	2 752	3 360	4 098	4 993	6 078	7 392	8 982	10 903	13 223	16 023
2 297	2 821	3 461	4 241	5 193	6 352	7 762	9 476	11 557	14 083	17 144
2 343	2 892	3 565	4 390	5 401	6 637	8 150	9 997	12 250	14 998	18 344
2 390	2 964	3 671	4 543	5 617	6 936	8 557	10 547	12 985	15 973	19 628
2 438	3 038	3 782	4 702	5 841	7 248	8 985	11 127	13 765	17 011	21 002

To find the sum to which a given amount will increase at compound interest, at any of the rates per cent and number of years expressed in the above table: Multiply the given amount by the sum to which one dollar will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

Present Value of One Dollar per Annum payable at the end of each year. Interest at the following rates, compounded annually.

Years.	2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per
1	$ 980	$ 976	$ 971	$ 966	$ 962	$ 957	$ 952	$ 948	$ 943	$ 939	$ [illegible]
2	1 942	1 927	1 913	1 900	1 886	1 873	1 859	1 846	1 833	1 821	1 [illegible]
3	2 884	2 856	2 829	2 802	2 775	2 749	2 723	2 698	2 673	2 648	2 [illegible]
4	3 808	3 762	3 717	3 673	3 630	3 588	3 546	3 505	3 465	2 426	3 [illegible]
5	4 714	4 646	4 580	4 515	4 452	4 390	4 329	4 270	4 212	4 156	4 [illegible]
6	5 601	5 508	5 417	5 329	5 242	5 158	5 076	4 996	4 917	4 841	4 [illegible]
7	6 472	6 349	6 230	6 115	6 002	5 893	5 786	5 683	5 582	5 485	5 [illegible]
8	7 326	7 170	7 020	6 874	6 733	6 596	6 463	6 335	6 210	6 089	5 [illegible]
9	8 162	7 971	7 786	7 608	7 435	7 269	7 108	6 952	6 802	6 656	6 [illegible]
10	8 983	8 752	8 530	8 317	8 111	7 913	7 722	7 538	7 360	7 189	7 [illegible]
11	9 787	9 514	9 253	9 002	8 760	8 529	8 306	8 093	7 887	7 689	7 [illegible]
12	10 575	10 258	9 954	9 663	9 385	9 119	8 863	8 619	8 384	8 159	7 [illegible]
13	11 348	10 983	10 635	10 303	9 986	9 683	9 394	9 117	8 853	8 600	8 [illegible]
14	12 106	11 691	11 296	10 921	10 563	10 223	9 899	9 590	9 295	9 014	8 [illegible]
15	12 849	12 381	11 938	11 517	11 118	10 740	10 380	10 038	9 712	9 403	9 [illegible]
16	13 578	13 055	12 561	12 094	11 652	11 234	10 838	10 462	10 106	9 768	9 [illegible]
17	14 292	13 712	13 166	12 651	12 166	11 707	11 274	10 865	10 477	10 111	9 [illegible]
18	14 992	14 353	13 754	13 190	12 659	12 160	11 690	11 246	10 828	10 432	10 [illegible]
19	15 679	14 979	14 324	13 710	13 134	12 593	12 085	11 608	11 158	10 735	10 [illegible]
20	16 351	15 589	14 877	14 212	13 590	13 008	12 462	11 950	11 470	11 019	10 [illegible]
21	17 011	16 185	15 415	14 698	14 029	13 405	12 821	12 275	11 764	11 285	10 [illegible]
22	17 658	16 765	15 937	15 167	14 451	13 784	13 163	12 583	12 042	11 535	11 [illegible]
23	18 292	17 332	16 444	15 620	14 857	14 148	13 489	12 875	12 303	11 770	11 [illegible]
24	18 914	17 885	16 936	16 058	15 247	14 495	13 799	13 152	12 550	11 991	11 [illegible]
25	19 524	18 424	17 413	16 482	15 622	14 828	14 094	13 414	12 783	12 198	11 [illegible]
26	20 121	18 951	17 877	16 890	15 983	15 147	14 375	13 663	13 003	12 392	11 [illegible]
27	20 707	19 464	18 327	17 285	16 330	15 451	14 643	13 898	13 211	12 575	11 [illegible]
28	21 281	19 965	18 764	17 667	16 663	15 743	14 898	14 121	13 406	12 746	12 [illegible]
29	21 844	20 454	19 188	18 036	16 984	16 622	15 141	14 333	13 591	12 907	12 [illegible]
30	22 397	20 930	19 600	18 392	17 292	16 289	15 372	14 534	13 765	13 059	12 [illegible]
31	22 938	21 395	20 000	18 736	17 588	16 544	15 593	14 724	13 929	13 201	12 [illegible]
32	23 468	21 849	20 389	19 069	17 874	16 789	15 803	14 904	14 084	13 334	12 [illegible]
33	23 989	22 292	20 766	19 390	18 148	17 023	16 003	15 075	14 230	13 459	12 [illegible]
34	24 499	22 724	21 132	19 701	18 411	17 247	16 193	15 237	14 368	13 577	12 [illegible]
35	24 999	23 145	21 487	20 001	18 665	17 461	16 374	15 391	14 498	13 687	12 [illegible]
36	25 489	23 556	21 832	20 291	18 908	17 666	16 547	15 536	14 621	13 791	13 [illegible]
37	25 970	23 957	22 167	20 571	19 143	17 862	16 711	15 674	14 737	13 888	13 [illegible]
38	26 441	24 349	22 493	20 841	19 368	18 050	16 868	15 805	14 846	13 979	13 [illegible]
39	26 903	24 730	22 808	21 103	19 584	18 230	17 017	15 929	14 949	14 065	13 [illegible]
40	27 356	25 103	23 115	21 355	19 793	18 402	17 159	16 046	15 046	14 146	13 [illegible]
41	27 799	25 466	23 412	21 599	19 993	18 566	17 294	16 157	15 138	14 221	13 [illegible]
42	28 235	25 821	23 701	21 835	20 186	18 724	17 423	16 263	15 225	14 292	13 [illegible]
43	28 662	26 166	23 982	22 063	20 371	18 874	17 546	16 363	15 306	14 359	13 [illegible]
44	29 080	26 504	24 254	22 283	20 549	19 018	17 663	16 458	15 383	14 421	13 [illegible]
45	29 490	26 833	24 519	22 495	20 720	19 156	17 774	16 548	15 456	14 480	13 [illegible]

NOTE.—To find the present value of $1 paid at the beginning of any year, subtract one from the number of years desired, find the value opposite such year in the above table, and add $1 to that amount.

esent Value of One Dollar due at the end of any year from 1 to 45. Interest at the following rates, compounded annually.

2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per cent.
$.9804	$.9756	$.9709	$.9662	$.9615	$.9569	$.9524	$.9479	$.9434	$.9390	$.9346
.9612	.9518	.9426	.9335	.9246	.9157	.9070	.8985	.8900	.8817	.8734
.9423	.9286	.9151	.9019	.8890	.8763	.8638	.8516	.8396	.8278	.8163
.9238	.9060	.8885	.8714	.8548	.8386	.8227	.8072	.7921	.7773	.7629
.9057	.8839	.8626	.8420	.8219	.8025	.7835	.7651	.7473	.7299	.7130
.8880	.8623	.8375	.8135	.7903	.7679	.7462	.7252	.7050	.6853	.6663
.8706	.8413	.8131	.7860	.7599	.7348	.7107	.6874	.6651	.6435	.6228
.8535	.8207	.7894	.7594	.7307	.7032	.6768	.6516	.6274	.6042	.5820
.8368	.8007	.7664	.7337	.7026	.6729	.6446	.6176	.5919	.5673	.5439
.8203	.7812	.7441	.7089	.6756	.6439	.6139	.5854	.5584	.5327	.5083
.8043	.7621	.7224	.6849	.6496	.6162	.5847	.5549	.5268	.5002	.4751
.7885	.7436	.7014	.6618	.6246	.5897	.5568	.5260	.4970	.4697	.4440
.7730	.7254	.6810	.6394	.6006	.5643	.5303	.4986	.4688	.4410	.4150
.7579	.7077	.6611	.6178	.5775	.5400	.5051	.4726	.4423	.4141	.3878
.7430	.6905	.6419	.5969	.5553	.5167	.4810	.4479	.4173	.3888	.3624
.7284	.6736	.6232	.5767	.5339	.4945	.4581	.4246	.3936	.3651	.3387
.7142	.6572	.6050	.5572	.5134	.4732	.4363	.4024	.3714	.3428	.3166
.7002	.6412	.5874	.5384	.4936	.4528	.4155	.3815	.3503	.3219	.2959
.6864	.6255	.5703	.5202	.4746	.4333	.3957	.3616	.3305	.3022	.2765
.6730	.6103	.5537	.5026	.4564	.4146	.3769	.3427	.3118	.2838	.2584
.6598	.5954	.5375	.4856	.4388	.3968	.3589	.3249	.2942	.2665	.2415
.6468	.5809	.5219	.4692	.4220	.3797	.3418	.3079	.2775	.2502	.2257
.6342	.5667	.5067	.4533	.4057	.3634	.3256	.2919	.2618	.2349	.2109
.6217	.5529	.4919	.4380	.3901	.3477	.3101	.2767	.2470	.2206	.1971
.6095	.5394	.4776	.4231	.3751	.3327	.2953	.2622	.2330	.2071	.1842
.5976	.5262	.4637	.4088	.3607	.3184	.2812	.2486	.2198	.1945	.1722
.5859	.5134	.4502	.3950	.3468	.3047	.2678	.2356	.2074	.1826	.1609
.5744	.5009	.4371	.3817	.3335	.2916	.2551	.2233	.1956	.1715	.1504
.5631	.4887	.4243	.3687	.3207	.2790	.2429	.2117	.1846	.1610	.1406
.5521	.4767	.4120	.3563	.3083	.2670	.2314	.2006	.1741	.1512	.1314
.5412	.4651	.4000	.3442	.2965	.2555	.2204	.1902	.1643	.1420	.1228
.5306	.4538	.3883	.3326	.2851	.2445	.2099	.1803	.1550	.1333	.1147
.5202	.4427	.3770	.3213	.2741	.2340	.1999	.1709	.1462	.1252	.1072
.5100	.4319	.3660	.3105	.2636	.2239	.1904	.1620	.1379	.1175	.1002
.5000	.4214	.3554	.3000	.2534	.2143	.1813	.1535	.1301	.1103	.0937
.4902	.4111	.3450	.2898	.2437	.2050	.1727	.1455	.1227	.1036	.0875
.4806	.4011	.3350	.2800	.2343	.1962	.1644	.1379	.1158	.0973	.0818
.4712	.3913	.3252	.2706	.2253	.1878	.1566	.1307	.1092	.0913	.0765
.4619	.3817	.3158	.2614	.2166	.1797	.1491	.1239	.1031	.0858	.0715
.4529	.3724	.3066	.2526	.2083	.1719	.1420	.1175	.0972	.0805	.0668
.4440	.3633	.2976	.2440	.2003	.1645	.1353	.1113	.0917	.0756	.0624
.4353	.3545	.2890	.2358	.1926	.1574	.1288	.1055	.0865	.0710	.0583
.4268	.3458	.2805	.2278	.1852	.1507	.1227	.1000	.0816	.0667	.0545
.4184	.3374	.2724	.2201	.1780	.1442	.1169	.0948	.0770	.0626	.0509
.4102	.3292	.2644	.2127	.1712	.1380	.1113	.0899	.0727	.0588	.0476

To find the present value of a given amount to be received at the end of y number of years not exceeding forty-five at any of the rates of compund discount expressed in the above table: Multiply the given amount by e present value of one dollar at the rate and for the number of years required, marking off as many decimals from the product as there are decials in the multiplier and multiplicand.

Amount of One Dollar per annum paid in advance with Inter[illegible] at the following rates, compounded annually.

Years.	2 per cent.	2½ per cent.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	6½ per cent.	7 per [illegible]
1	$1 020	$1 025	$1 030	$1 035	$1 040	$1 045	$1 050	$1 055	$1 060	$1 065	$1 [illegible]
2	2 060	2 076	2 091	2 106	2 122	2 137	2 153	2 168	2 184	2 199	2 [illegible]
3	3 122	3 153	3 184	3 215	3 246	3 278	3 310	3 342	3 375	3 407	3 [illegible]
4	4 204	4 256	4 309	4 362	4 416	4 471	4 526	4 581	4 637	4 694	4 [illegible]
5	5 308	5 388	5 468	5 550	5 633	5 717	5 802	5 888	5 975	6 064	6 [illegible]
6	6 434	6 547	6 662	6 779	6 898	7 019	7 142	7 267	7 394	7 523	7 [illegible]
7	7 583	7 736	7 892	8 052	8 214	8 380	8 549	8 722	8 897	9 077	9 [illegible]
8	8 755	8 955	9 159	9 369	9 583	9 802	10 027	10 256	10 491	10 732	10 [illegible]
9	9 950	10 203	10 464	10 731	11 006	11 288	11 578	11 875	12 181	12 494	12 [illegible]
10	11 169	11 483	11 808	12 142	12 486	12 841	13 207	13 584	13 972	14 371	14 [illegible]
11	12 412	12 796	13 192	13 602	14 026	14 464	14 917	15 386	15 870	16 371	16 [illegible]
12	13 680	14 140	14 618	15 113	15 627	16 160	16 713	17 287	17 882	18 500	19 [illegible]
13	14 974	15 519	16 086	16 677	17 292	17 932	18 599	19 293	20 015	20 768	21 [illegible]
14	16 293	16 932	17 599	18 296	19 024	19 784	20 579	21 409	22 276	23 182	24 [illegible]
15	17 639	18 380	19 157	19 971	20 825	21 719	22 657	23 641	24 673	25 754	26 [illegible]
16	19 012	19 865	20 762	21 705	22 698	23 742	24 840	25 993	27 213	28 493	29 [illegible]
17	20 412	21 386	22 414	23 500	24 645	25 855	27 132	28 481	29 906	31 410	33 [illegible]
18	21 841	22 946	24 117	25 357	26 671	28 064	29 539	31 103	32 760	34 517	36 [illegible]
19	23 297	24 545	25 870	27 290	28 778	30 371	32 066	33 868	35 786	37 825	39 [illegible]
20	24 783	26 185	27 676	29 269	30 969	32 783	34 719	36 786	38 993	41 350	43 [illegible]
21	26 299	27 863	29 537	31 329	33 248	35 303	37 505	39 864	42 392	45 102	48 [illegible]
22	27 845	29 584	31 453	33 460	35 618	37 937	40 430	43 112	45 996	49 098	52 [illegible]
23	29 422	31 349	33 426	35 667	38 083	40 689	43 502	46 588	49 816	53 295	57 [illegible]
24	31 030	33 158	35 459	37 950	40 646	43 565	46 727	50 153	53 865	57 866	62 [illegible]
25	32 671	35 012	37 553	40 313	43 312	46 871	50 113	53 966	58 156	62 715	67 [illegible]
26	34 344	36 912	39 710	42 759	46 084	49 711	53 669	57 969	62 706	67 887	73 [illegible]
27	36 051	38 860	41 931	45 291	48 968	52 998	57 403	62 234	67 528	73 338	79 [illegible]
28	37 792	40 856	44 219	47 911	51 966	56 423	61 323	66 711	72 640	79 164	85 [illegible]
29	39 568	42 903	46 575	50 623	55 085	60 007	65 439	71 435	78 058	85 375	92 [illegible]
30	41 379	45 000	49 003	53 430	58 328	63 752	69 761	76 419	83 802	91 939	100 [illegible]
31	43 227	47 150	51 503	56 335	61 701	67 666	74 299	81 678	89 890	99 094	109 [illegible]
32	45 112	49 354	54 078	59 341	65 210	71 756	79 064	87 225	96 343	106 538	117 [illegible]
33	47 084	51 613	56 730	62 453	68 858	76 080	84 067	93 077	103 184	114 [illegible]	127 [illegible]
34	48 994	53 923	59 462	65 674	72 652	80 497	89 320	99 251	110 435	123 [illegible]	137 [illegible]
35	50 994	56 301	62 276	69 008	76 598	85 164	94 836	105 765	118 121	132 [illegible]	147 [illegible]
36	53 084	58 734	65 174	72 458	80 702	90 041	100 628	112 637	126 268	141 [illegible]	158 [illegible]
37	55 115	61 227	68 159	76 029	84 970	95 138	106 710	119 887	134 904	152 [illegible]	171 [illegible]
38	57 237	63 783	71 234	79 725	89 409	100 464	113 095	127 586	144 056	162 [illegible]	184 [illegible]
39	59 402	66 403	74 401	83 550	94 026	106 080	119 800	135 606	153 762	174 [illegible]	198 [illegible]
40	61 610	69 088	77 663	87 510	98 827	111 147	126 840	144 119	164 048	187 [illegible]	213 [illegible]
41	63 862	71 840	81 022	91 607	103 820	117 915	134 232	153 100	174 951	200 [illegible]	229 [illegible]
42	66 159	74 661	84 484	95 849	109 012	124 276	141 993	162 576	186 508	214 [illegible]	246 [illegible]
43	68 503	77 552	88 048	100 238	114 413	130 914	150 143	172 573	198 758	229 [illegible]	263 [illegible]
44	70 893	80 516	91 720	104 782	120 029	137 850	158 700	183 119	211 744	245 [illegible]	282 [illegible]
45	73 331	83 554	95 501	109 484	125 871	145 098	167 685	194 246	225 508	262 [illegible]	302 [illegible]

To find the sum to which a given amount *per annum* will increase compound interest at any of the rates, per cent and number of years expressed in the above table: Multiply the given amount per annum by the sum to which one dollar per annum will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

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